Reference Guide

Forecasted Underwritten Express Lending

Online Credit Bureau Access and FUEL

User Guide

INSIDE THIS GUIDE:

This guide describes how to use the CBX Online Credit Bureau Access system and FUEL features as you create loan requests, open new accounts, cross-sell products and services, and work day to day with members!

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Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

Start your online help journey here:
https://help.cubase.org/cubase/Welcome.htm

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Introduction

This booklet is intended for loan officers, member service personnel, and all other staff and supervisors who will be using the online credit bureau access and FUEL systems on a daily basis in serving members. It is also intended to serve as a guide to loan department managers who are responsible for monitoring underwriting policies and portfolio performance as well as dealing with requirements of auditors and examiners.

NOTE: This booklet assumes you have either implemented online credit bureau access and/or FUEL or are in the process of activating the service(s). Please refer to the Online Credit Bureau Access and FUEL: Introductory/Startup Guide for more information.

The CU*Answers Lender*VP team is here to assist at any time. Find us, contact us, and learn more via The Store | The Website | Email

Optional Features to Consider

Following are optional features available to customize how the online credit bureau access system works for your credit union. These may or may not have been activated for you when you first implemented online credit bureau access.

Pulling Credit Reports Automatically

Option	***Description***	***To Activate...***
For new loan requests	With this option activated, CBX will prompt an employee to pull a credit report automatically when creating a new loan request. In this case, the credit report request screens would appear automatically after choosing the Loan Request (LR) action code. This is required for credit unions that use risk-based pricing, to ensure that the new loan request is priced based on the most current credit score.	Contact Lender*VP if you wish to activate this flag. Self-processing credit unions can activate the flag using the **OPER Tool #5408 *Online Credit Bureau Config***.

Filling in Debts on the Loan Application

With this option activated, CBX will automatically populate the Debt section of the loan application with trade line data from the actual credit report.

Some considerations if you choose to use this feature:

- Only active trade lines will be used from the credit report. “Active” is defined as those trade lines that have a balance, are not at a closed status, or have had activity in the last six months. These rules do not apply to open revolving lines of credit, however.
- Any debt information that is already in the member’s household database (or this new app) will be completely cleared before the new information is pulled from the credit report.
- The loan application database includes room for 297 trade lines.
- If you pull in information for both the primary and co-applicant and they are spouses or are in the same household, the system will automatically flag any duplication of trade lines between the primary and co-borrower. The data will not be deleted; rather, any duplicates will be marked on the co-borrower record so that they do not get counted in the financial summary totals. The data is retained, however, so that the co-borrower’s household database record is complete. Be sure to review all debt information on the application for both applicants and make any additional adjustments as needed.

Contact Lender*VP if you wish to activate this flag. (Self-processing credit unions can activate the flag using **OPER Tool #5408 *Online Credit Bureau Config***.)

Credit Bureau Files and Retention Schedule

After credit data has been pulled, it will remain available for online inquiry in CBX as shown in the following table. In addition to the tools provided throughout CBX, you can also use the Report Builder (Query) to build custom reports and/or inquiries with stored credit data.

Data	***File Name***	***Retention****	***Description***
Detail	CRBRPT	60 days *(or life of loan if linked to loan acct)*	Member credit detail (the "human readable" formatted credit report with summary information and detail for up to 297 trade lines). Credit reports are retained for the entire life of the loan account on the system in you are an online CU*Answers CBX credit union. (Self-Processors and credit unions from CU*Northwest/CU*South retain credit reports according to their individual practices.)
Summary	CRBSUMS	6 months	Loan application number, loan product code, loan amount, loan term, scores, reason codes for the scores, totals for lines of credit available and used, number of inquiries in the last 6 months, current and previous addresses reported, number of past-due and current accounts, number of trade-lines, and a paper grade if the credit union has requested one. When a FUEL decision is refreshed, the credit pull inquiry type stored here (CRPULL#) changes from 31 to 32 and other fields are updated accordingly. The loan application number tied to the credit report will be the original application the credit report was pulled for; however, depending on your configuration, the credit report can be used for manual decisioning on other applications.
Decision	CRBDSN	6 months	Pre-approvals for services offered by the credit union based on credit data compared to the CU-defined approval matrix.
Trades	CRBTRD	6 months *(tied to the Decision retention schedule)*	Trade lines for the credit report, used when auto-populating debt information into the CBX loan application and household database; also used for relationship management and analysis tools such as "Where Your Members Borrow".
Scores	MEMBER5/ MEMBER6 *and*	Life of loan / membership	The risk and/or bankruptcy scores and paper grade (if applicable) are stored with MEMBERx loan record. The

Data	File Name	Retention*	Description
	OPENDLF		risk score and paper grade is also stored on the member's generic Loan Contract/Risk Score file. NOTE: Pertains to industry-standard risk and/or bankruptcy scores only, not custom or additional scores.

**Retention periods are configurable; additional fees apply for longer retention times. Contact a Client Service Representative for more information.*

Requesting a Credit Report

Request a credit report using CBX.

Step 1: Initiate the Request

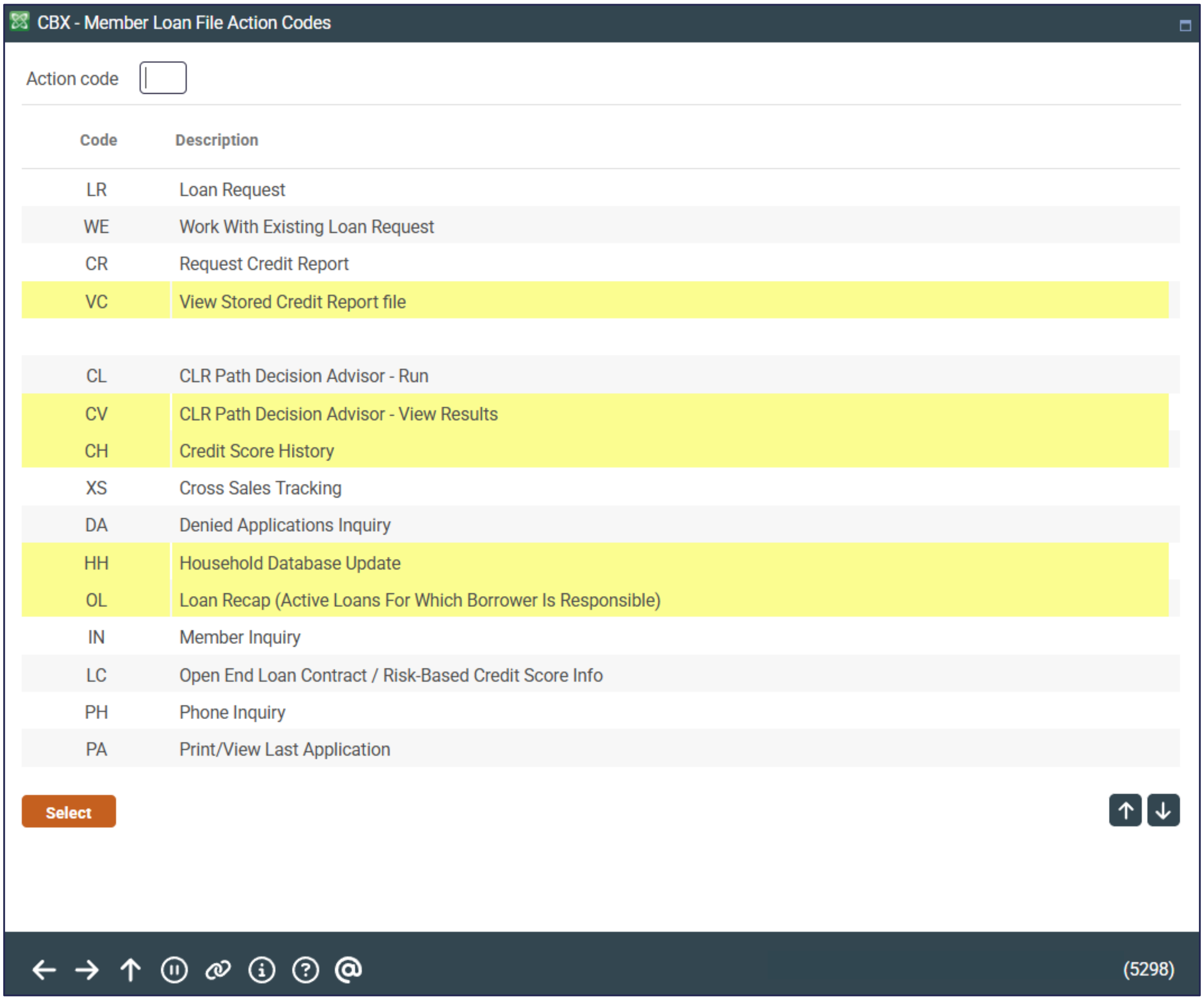
There are several ways to initiate a request for a credit report. Some methods will happen automatically, if your credit union has activated the appropriate configuration flags (see page 4). There is also a method for requesting a credit report manually at any time.

When you begin completing the loan application screens, the Lending "Credit Report Evaluation" window (see page 7) will appear after you select a co-borrower. This window lets you decide to pull a fresh report for either borrower. It also allows you to fill in the debts section of the application (and the household database) with trade line data from the credit report, if desired.

Running a Credit Report Manually

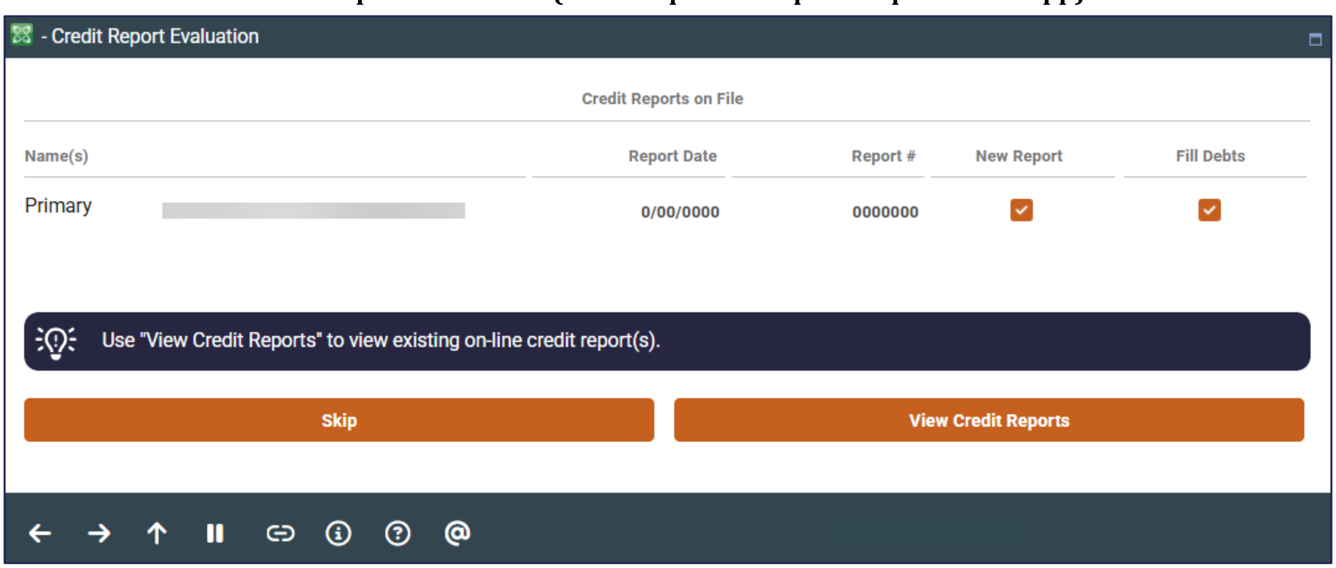
If you need to manually run a credit report for any reason, use the Request Credit Report Action Code from **Tool #53 *Process Member Applications***. When this action code is used, the "Generate Request" window (shown on page 8) will appear and let you request up to 4 reports at the same time.

Member Loan File Action Codes (Tool #53)



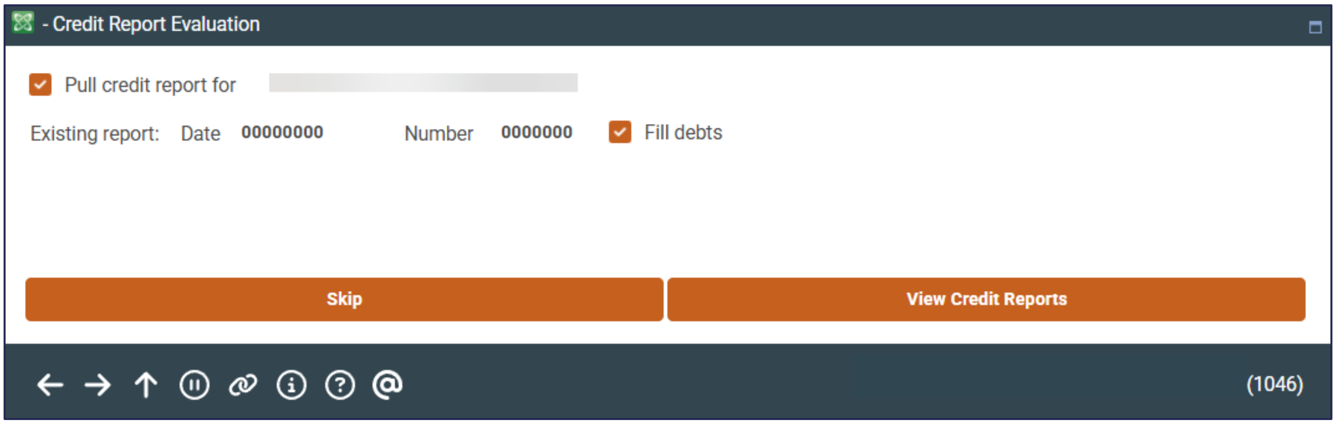
Sample Credit Report Request Windows

Credit Report Evaluation (Loan Request Recap > Complete Loan App)



- Place a checkmark in the *New Report* column to pull a new credit report for either of the borrowers on this loan application. This box will be checked automatically unless there is a report already on file.
- Place a checkmark in the *Fill Debts* column to fill in debt information now. If one is already on file, you can view the report now using **View Credit Report**.

Credit Report Evaluation (Tool #3 > Create new membership)



- Check *Fill Debts* to fill in debt information into the new member's household database record now. This is a great feature to use if your CU typically sets up a line of credit for new members.

Generate Request for Credit Report (Tool #53 > Request Credit Report)

- NOTE: You may only run a credit report for a member and one co-borrower.

Depending on where you are working, one of the windows shown above will appear to let you decide what credit reports you wish to pull now.

In the case of the Generate Request window used by the lending system and for manual pulls, the system will fill in the Social Security Number/Tax ID Number for both the primary borrower and, if coming from the loan application screen itself, one co-borrower. You can only enter two different SSN/TINs to be pulled at the same time (member and one co-borrower). When all needed SSNs have been entered, use Enter to confirm the member/non-member names and then use Enter again to continue to the credit report request screen (see page 10).

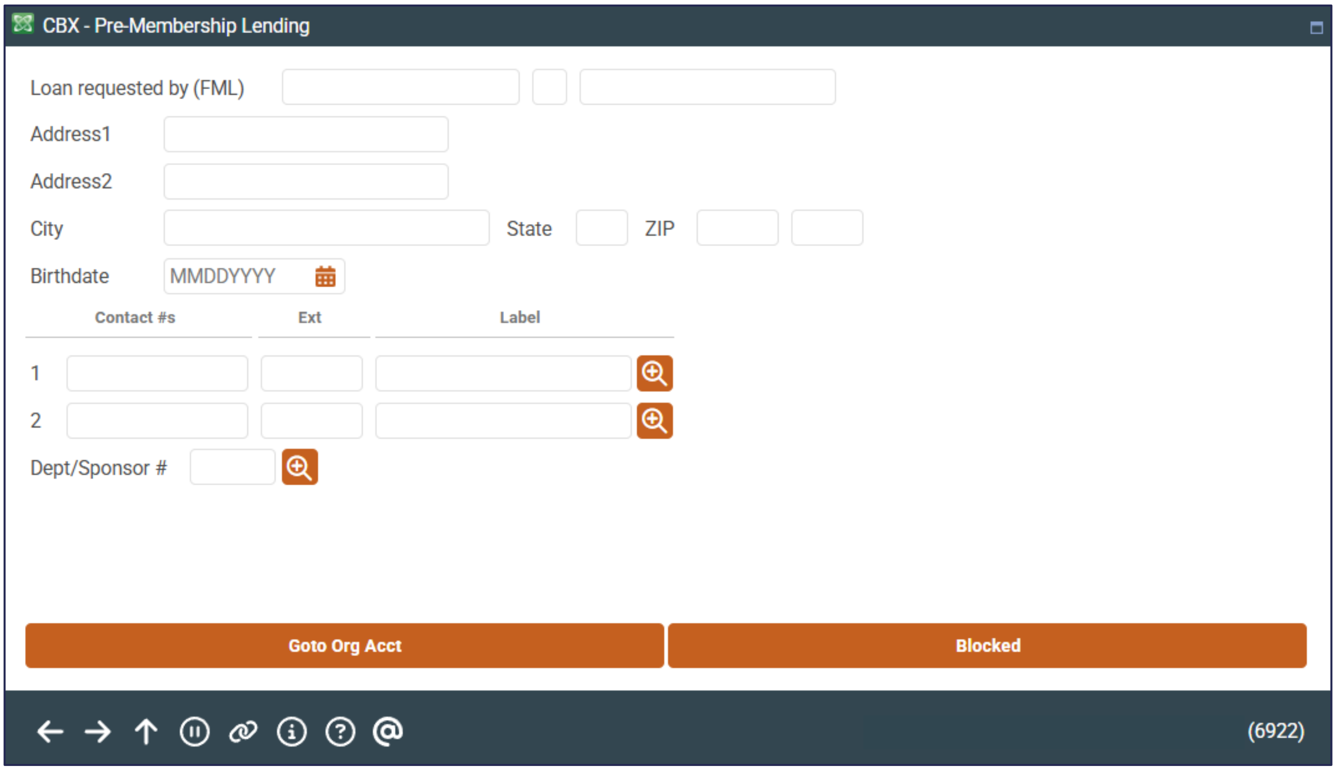
- NOTE: At this point, the system is not actually "tying" the report you pull to any loan applications or member files, so you could actually pull for two completely different SSNs if necessary. Also, if you have already pulled a report for the primary borrower and only need a report for a co-borrower, you may clear the Primary Borrower SSN/TIN field at this point.
- NOTE: FUEL decisions for both primary and co-applicant are stored under the primary borrower credit report summary. If a co-applicant is added after a FUEL decision is run, a

new decision cannot be run for the co-applicant only. Refer to your credit union policy on pulling an updated decision for both primary and co-applicant.

- NOTE: FUEL decisions are tied to a particular loan product, the loan product dictates what auto-decision workflow to run the decision request through. Ex. Product Code 001- Credit Card is tied to one decision workflow, and Product Code 002- New Auto is tied to another decision workflow. Distinguishing the product code to be used is required, and as such, the option 31- Credit File w/ Decision is not presented until an application is created.

If any of the SSN/TIN numbers entered is not found in either your member or non-member records, the following window will appear to let you key in the name and address information:

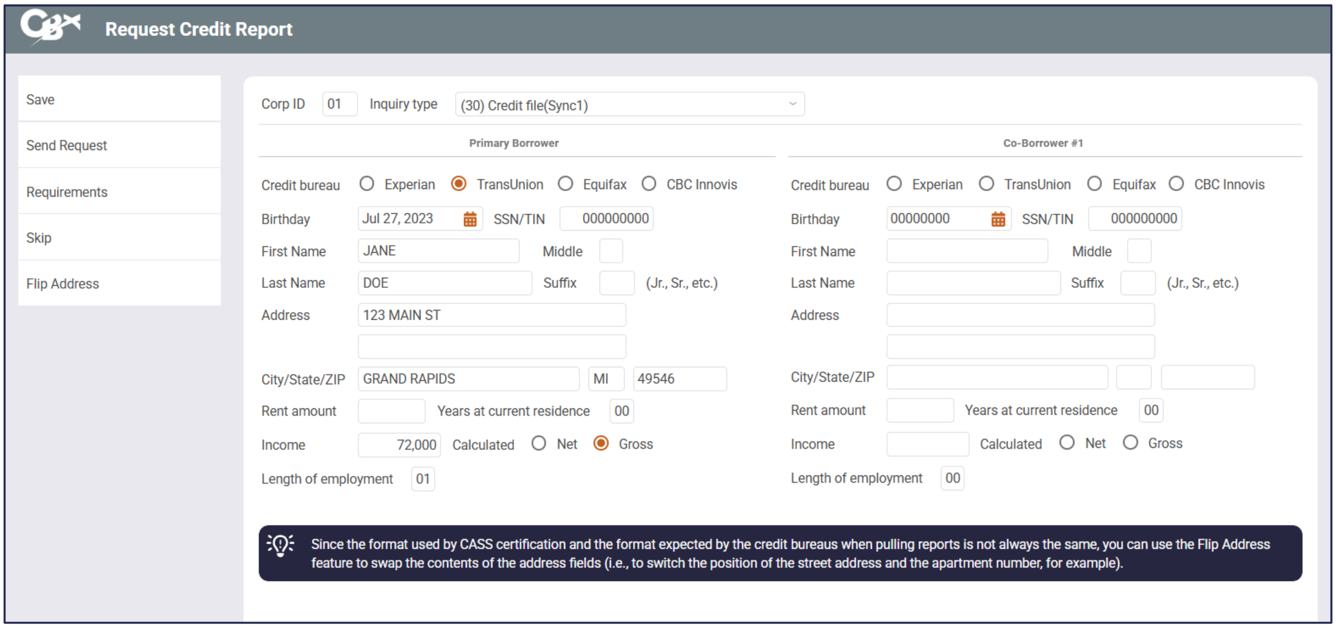
Pre-Membership Lending (Tool #53 > Pre-Mbrship Lending)



After completing the fields, use Enter to continue to the credit report request screen. The system will automatically create a new non-member record which will then be available for future use throughout CBX.

Step 2: Data Input for Request(s)

Request Credit Report (Tool #53 > Request Credit Report > Continue)



- There are several types of reports that can be pulled. This screen will display your credit union's configured default and should generally not be changed here. See below for more information.
- Be sure to complete the miscellaneous information such as income, number of years at current residence, and length of employment to help keep credit bureau files up to date.
- There are strict rules about how address information should be entered, especially when it comes to punctuation and spacing. Refer to Online Help (click the 'i' icon) while working on this screen for more instructions.

This screen is used to generate up to four separate requests for credit reports. The system will automatically fill in any known information about the individuals whose SSN/TINs were entered on the previous window. Miscellaneous information such as birth date, length of employment, etc., are used to provide the credit bureau with any updated information that is found in your files.

If an SSN is not found in either CBX Member or Non-Member files, the window shown on page 9 will appear to record the name and address for future use within CBX.

*CU*TIP: Although a SSN/TIN is required to proceed on this screen, the credit report is actually pulled first by name, and the SSN/TIN is used as a secondary verification.*

Understanding Inquiry Types

At the top of the screen is the *Inquiry type* field. The option used by your credit union is determined by your credit union's arrangement with the Credit Bureau itself. Be sure to use the correct code based on that agreement, or the request will be rejected.

- NOTE: All requests other than "soft pull with full details" are considered a "hard" inquiry; the request will be recorded as an inquiry on the member's credit file.

Credit File (Credit file only – 30) – This inquiry type will request a formatted credit report along with general summary information, scores, and profile summary data. No decision results will be included. See page 18.

Credit File & Custom Decision (31) – This inquiry type will request a formatted credit report along with general summary information, scores, and profile summary data, as well as the custom decision results per your arrangement with the credit bureau. (If your credit union has not arranged for a custom decision model, this inquiry type will behave exactly the same as inquiry type 30 described above.) See page 19.

Soft pull with full details – (Currently available only to Transunion and Equifax subscribers only). Unlike a standard credit file only, this will not affect your members score and cannot be used to extend credit. Otherwise, it contains all of the components a standard credit file only pull. Contact Lender*VP for details and the special subscriber code.

What About Combined Reports?

Because this system ties directly to the national credit bureau database, it is not possible to pull a combined report. There are no local/regional credit bureau filters between your credit union and the national credit database, so each individual's data file is treated separately and priced as an individual report. This means that two separate credit files will be received rather than a combined "married couple" report.

Choosing a Bureau

For each of the reports being requested, you must specify from which credit bureau the report should be generated using the Credit Bureau field. This will be filled in automatically with your credit union's default choice. Remember that although CBX has access to all three bureaus, you can only receive reports from bureaus with which your credit union has a contract.

Submitting the Request(s)

When all fields have been completed, use Enter to save any changes to name and address fields on the request, then use **Send Request** to send all requests. This will take just a few moments, and status messages will appear to let you know the progress of your request.

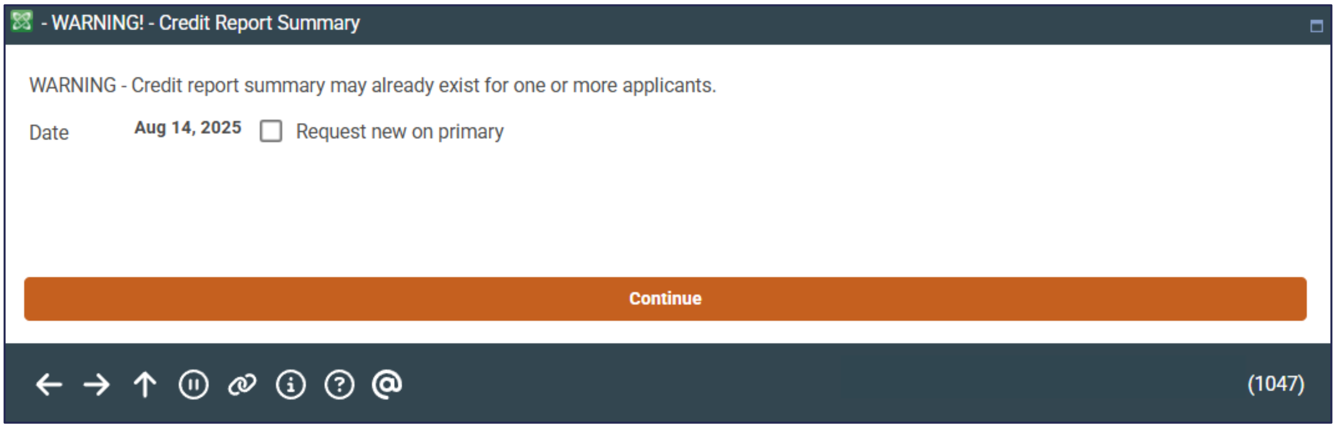
When the report has been received successfully, you will see a confirmation message.

Use Enter to proceed with the next request. The messages will be repeated for "CB #1," "CB #2," etc., for all co-borrower requests that were submitted. Once the final report has been received, you will automatically be returned to your original starting point in CBX.

What Happens if a Credit Report Was Already Requested?

When **Send Request** is used, the system will check existing credit report summary files for any existing reports for that SSN/TIN. If a record is found (remember that summary data is purged after 6 months or according to your CU's retention period), the following window will appear before the request begins to process:

WARNING! – Credit Report Summary (Tool #53 > Request Credit Report > Send Request)



If this message appears, place a checkmark for any report that you still wish to request, then use Enter to proceed with any remaining requests.

Handling Error Messages

On occasion, you may attempt to request a credit report and, because of a temporary problem with the link between CBX and our processor or the bureau, you may see an error message. In most cases, the problem is due to a temporary processing error and using Enter to try again will usually result in a successful transmission.

Following is a list of some of the messages you may occasionally receive, with some hints on how they should be handled:

Message	***Hints***
"Unable to Process Sync1 Request"	These messages appear when something has interrupted the flow of data between the credit union and our processor or the credit bureau. Try using Enter to submit the request again, or cancel and return later to resubmit the request.
"Unable to complete request due to Bureau error; Enter to continue." "Credit Bureau off-line; press Enter to continue."	These messages mean that something has happened at the credit bureau end of the transmission. This same generic error can mean several different things, including syntax errors on the name and address submitted in the request. Using Enter will return you to your original CBX access point; double-check that the name and address information is typed exactly as required (refer to online help for tips), then try resubmitting the request again, or try again at a later time.
"Fragmented file from Bureau for request; press Enter to continue."	This error usually indicates that more than one record was found at the bureau, resulting in a fragmented file. (This could be because of a combined file, such as Jr. and Sr. put on the same file, or even due to fraudulent activity.) After using Enter, the system will finish receiving the file, and you will see a notation on the Summary screen (see page 17 that the file was received as fragmented.

For other errors or problems that persist, contact a Client Service Representative.

Viewing a Credit Report

There are several ways to view a credit report within CBX.

Understanding the Credit Report Information Screens

When a credit report is pulled by the online system, the information can be viewed from many different access points within CBX. (The various methods are described started on page 13). Credit data is displayed using a series of summary and detail screens, as illustrated below:

- **Summary** - This is the first summary screen that is displayed once a credit report number is selected. From this screen, you may proceed to any or all of the additional screens. This screen shows key credit history summarized from the full detailed report. One of the most valuable advantages of the online access system, this screen provides easy access to the credit data you need most—without always having to perform time-consuming research into the full report. (Stored online for six months.) *See page 17 for a sample of this screen*.

- **Detail** - This screen shows the actual, formatted credit report, which can be used for further research into items you see on the Profile screen. (Stored online for sixty days.) *See page 18 for a sample of this screen*.

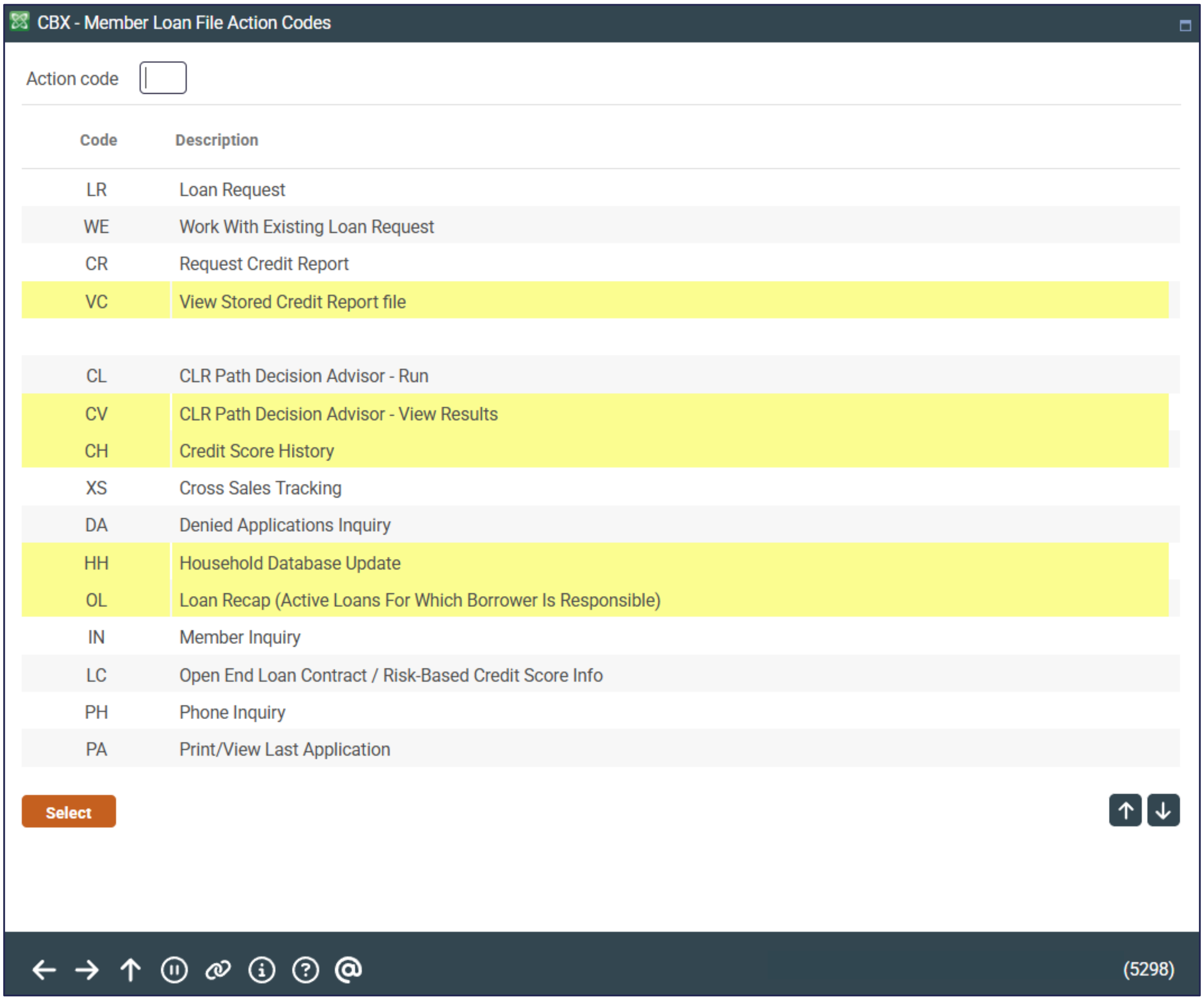
Retention periods are configurable; additional fees may apply for longer retention times. Contact a Client Service Representative for more information.

Viewing a Credit Report: Core System Access Points

Within CBX, there are several ways to view a credit report.

Method 1: From Process Member Applications

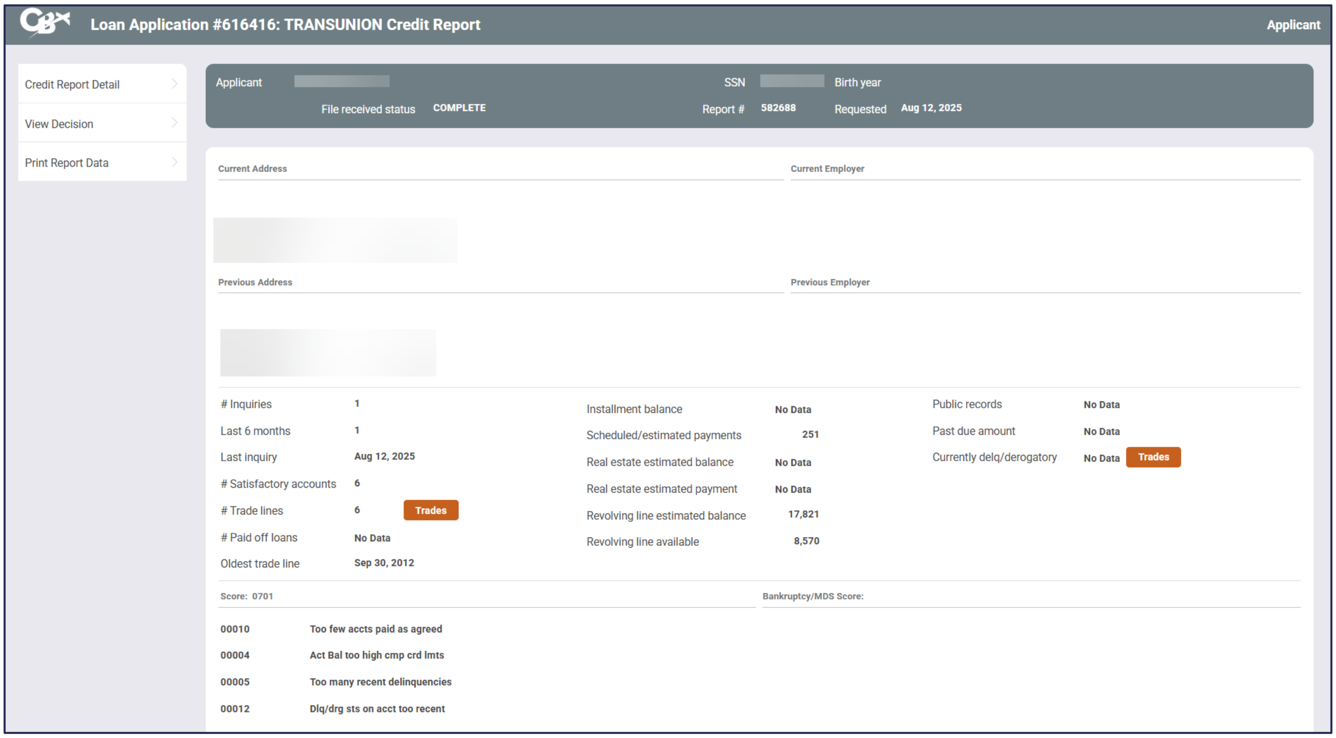
Member Loan File Action Codes (Tool #53)



The *View Stored Credit Report File* Action Code can be used to view a credit report that has already been pulled for the current member or non-member. The item will be highlighted if a credit report summary record already exists.

Method 2: Loan Application (Credit Report Screen)

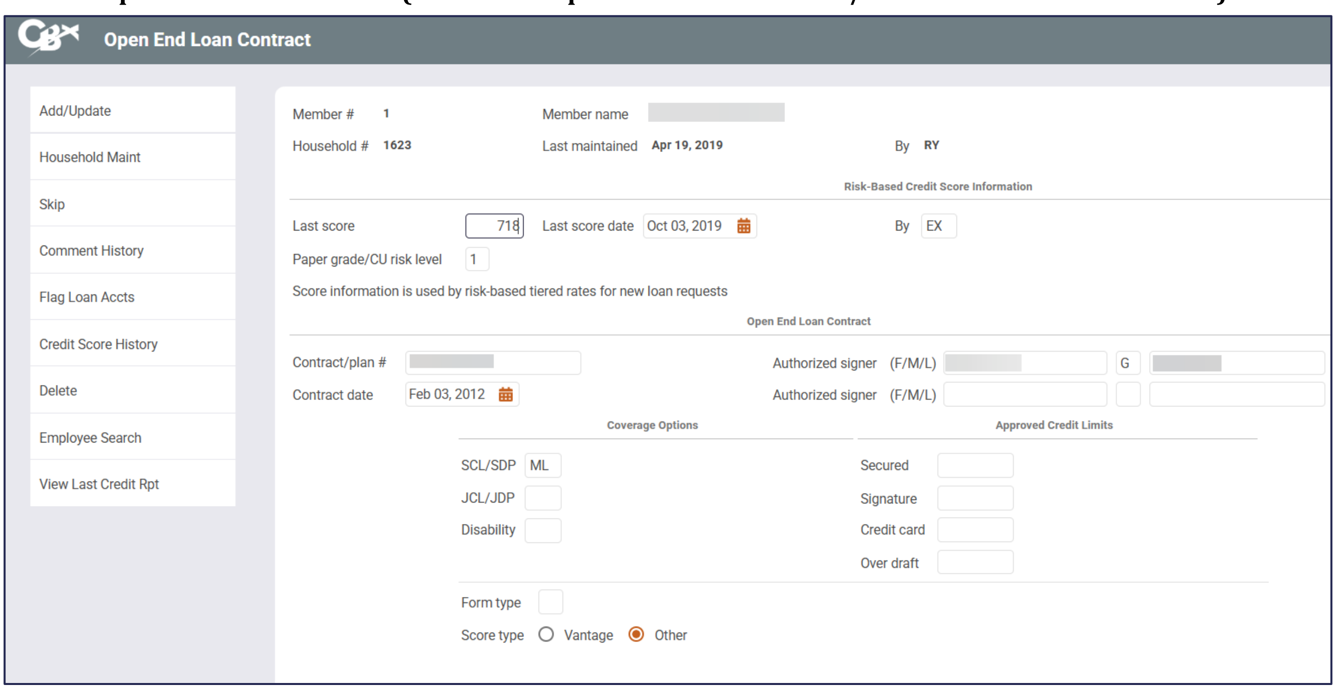
Loan Application > Credit Report



Use **Credit Report Detail** to look at credit reports for this borrower or any co-borrowers. (Access the co-borrower detail from a separate co-borrower credit report similar to the one shown above.) Read more about this screen on page 18.

Method 3: Open End Loan Contract / Risk-Based Credit Score Info

Open End Loan Contract (Tool #53 > Open End Loan Contract / Risk-Based Credit Score Info)



- If a credit report exists for this member, **View Last Credit Rpt** will be highlighted on this screen.

Notice the Last score, Last score date, and Paper grade/CU risk level fields. These fields will always show the risk score, paper grade (if any), and date from the last credit report pulled for this member. If the score and grade came from an online credit report, there will also be a notation showing the bureau name. For loan categories that are configured with risk-based default rates, this score is used by CBX to determine the rate for a new loan request for this member.

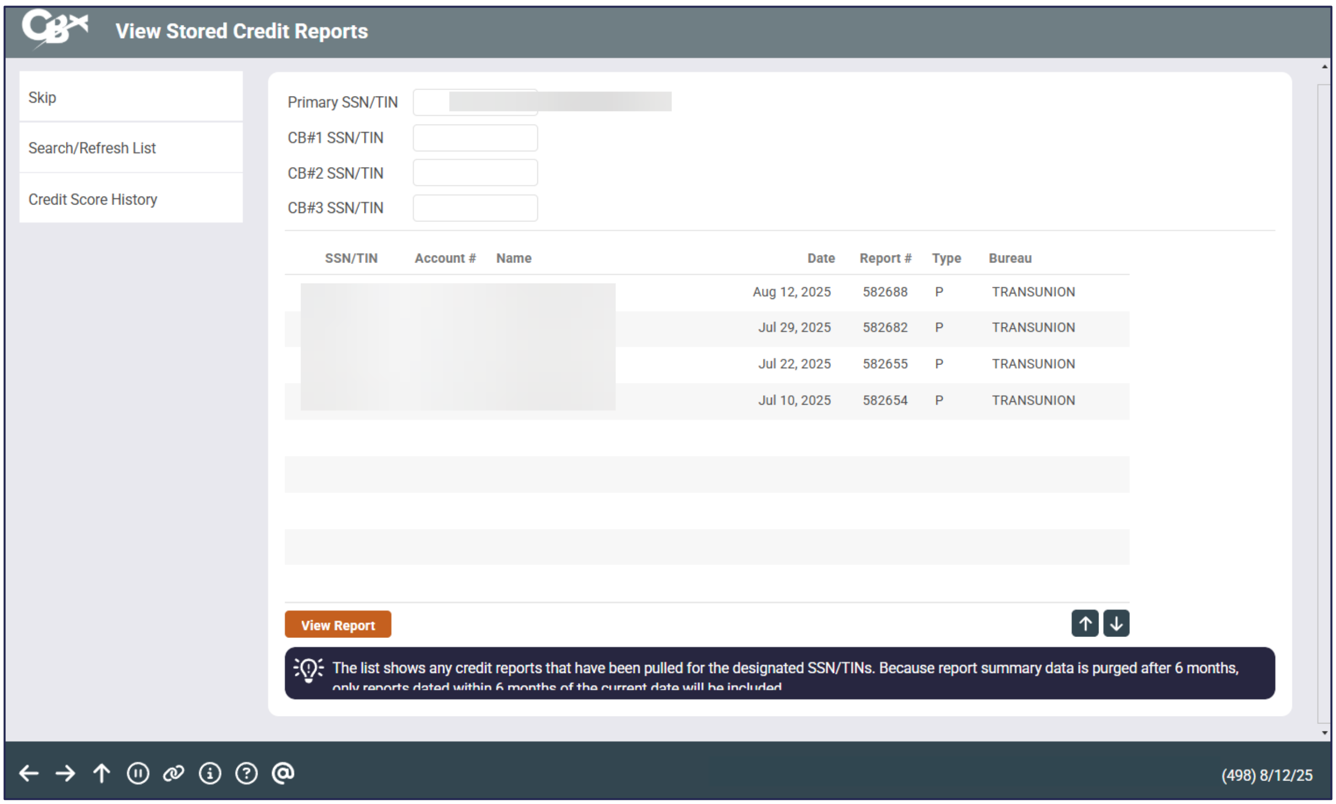
Other Methods

The View Credit Report File feature will also be available on various inquiry and processing screens where credit report information may be needed.

Selecting a Stored Report

When the *View Stored Credit Report File* Action Code or **View Credit Rpt** is used, the following screen will be displayed:

View Stored Credit Reports (Tool #53 > View Stored Credit Report File)



The top portion of the screen is used to indicate the SSN/TIN numbers for which you would like to see stored credit reports. If coming from the loan application screen, the system will automatically fill in a number for both the primary borrower and one co-borrower.

To list stored reports for other members or non-members, use the fields at the top to enter up to four SSN/TINs, then use Enter or **Search/Refresh List**.

The list at the bottom of the screen shows any credit reports that have been pulled for the designated SSN/TINs. Because report summary data is purged after 6 months*, only reports dated within 6 months of the current date will be included. If more than one report was pulled for an individual during that time, all will be listed showing the date, time, and credit bureau from which the reports were received.

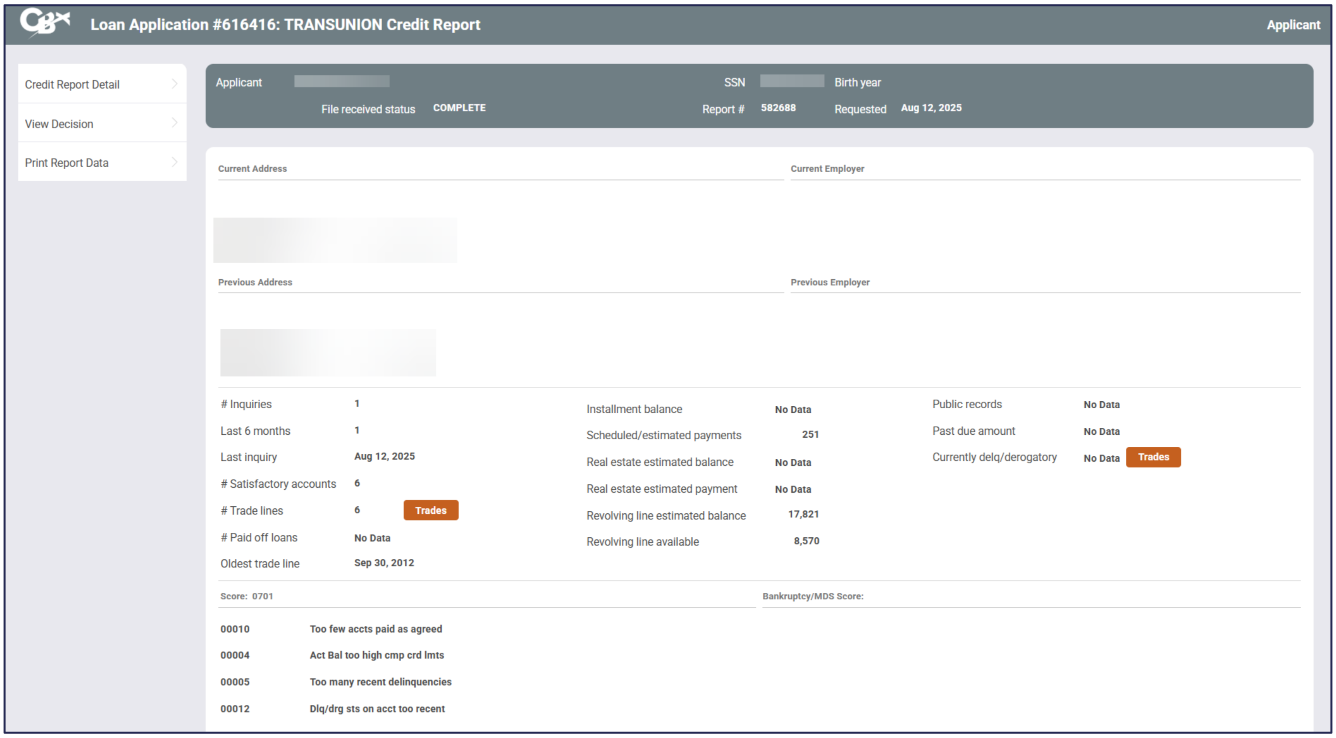
**Retention periods are configurable; additional fees may apply for longer retention times. Contact a Client Service Representative for more information.*

To view report details, select the report in the list and use Enter or *View Report*. The Summary screen shown on the following page will appear.

Credit Report Screen in Loan Applications

This screen can be accessed via the Credit Report button in the loan application screens.

Loan Application > Credit Report



This screen shows general information summarized from the detail credit report, including address and employer information, as well as risk and/or bankruptcy scores and fraud summary comments. (The exact information you get depends on your contract with the credit bureau.)

Notice the *File received status* field, which may read “FRAGMENTED” if the bureau located more than one record for the same individual, resulting in a fragmented file. This could be because of a combined file (such as a Jr. and Sr. put on the same file), or even due to fraudulent activity.

- CU*TIP: If the score on the detail credit report and this summary screen are different, it is probably because of a fragmented file.

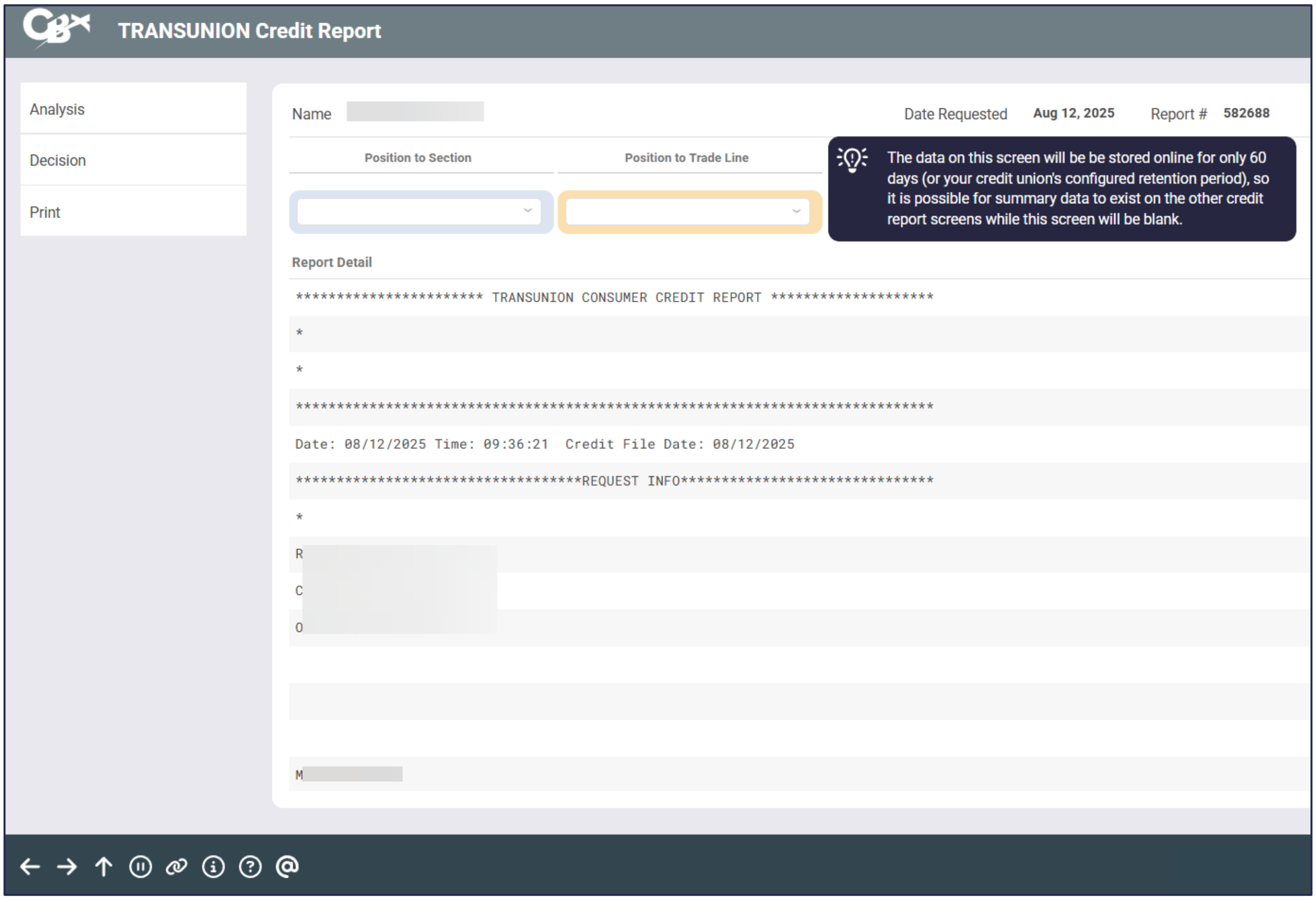
This screen also shows various profile data describing the individual’s credit history. As described below, this information is gleaned directly from the detailed report. Because it will be retained for 6 months (or your credit union’s defined retention period), this screen will continue to provide a key reference for this individual’s credit history even after the detailed report information is purged.

From this screen, you can proceed to other screens showing additional credit report information, depending on how the report was originally requested.

- For field descriptions and other details, please refer to Online Help by clicking the ‘i’ icon while working in these screens.

Credit Report – Detail

Credit Report (Loan Application > Credit Report > View Credit Report Detail)



This screen displays the detailed credit information in a standard report format. CBX simply displays the report exactly as it is received from the bureau, without any reformatting. The layout may look very much like the reports you receive now, but because you will be pulling a "wholesale" report direct from the national database, there will be some variations in layout and format. (Refer to your credit bureau's reference material for instructions on how to read and interpret the report format.)

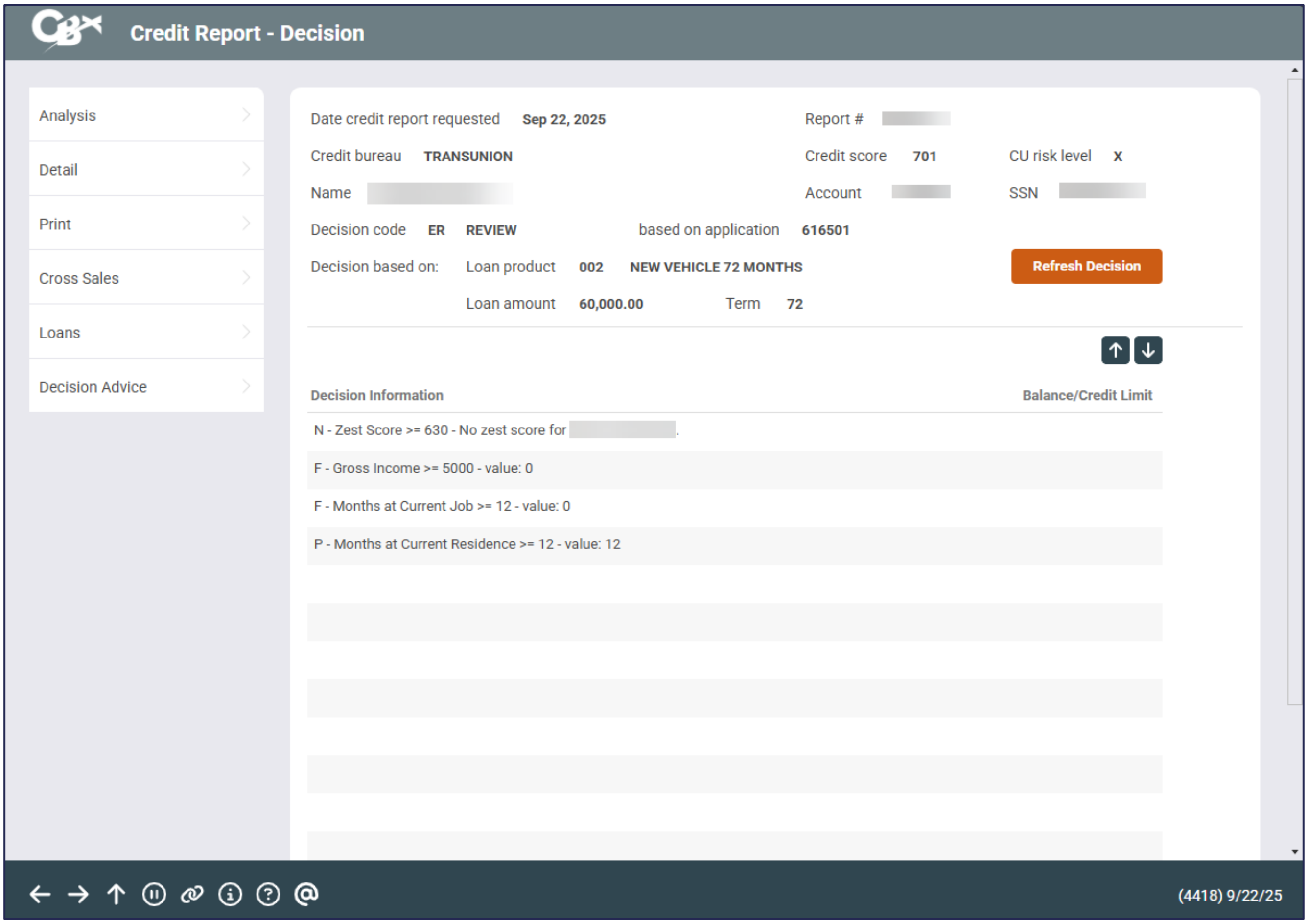
- **CU*TIP**: If you link this credit report to a loan account or additional signer record, the detailed report will be archived in CU*SPY for the entire life of the loan account on the CBX system. See pages 26 and 33 for details.

Use the *Position to Section* and *Position to Trade Line* to jump to that section of the credit report.

For details on reading the collections section of both TransUnion and Equifax credit reports, see Appendix C on page 49.

Credit Report – Decision

Credit Report – Decision (Loan Application > Credit Report > View Decision)



- Decision Results: Based on your credit union settings, decision results will be returned with a P for Pass or F for Fail.

This screen shows the results of the decision model run on this member if inquiry type 31 was selected (see page 10) when the credit report was pulled. With this inquiry type, the system will run through a series of steps to determine what will appear here:

1. First, the system looks for a valid loan product to return a FUEL Decision. If the product selected is run through the model, but not tied to a decision workflow, no decision will be returned.

2. If the product selected is configured with an auto approval workflow, the model will run and return a Pass (P) or Fail (F) for any requirements.

3. A fail on a given attribute may not be a hard stop in the model. As an example, a member may fail a credit tier requirement for A paper but pass the next tier at B paper. The final decision will be available from the decision status in the loan queue.

4. If all of the decision requirements are passed, CBX will amortize the loan based on the rate assigned from the FUEL Model.

NOTE: Debts excluded in the application process will not affect the FUEL DTI Score. (This score is based on debts reported on the credit report, not credit union analyzed debts.)

Decision information is static as of the time the decision model is run. You can pull an updated decision using the previously pulled credit report by selecting **Refresh Decision**. When a FUEL decision is refreshed, Sync1 returns a new decision using the previously pulled credit report and current application information.

Along with changes to FUEL model parameters, several loan application data fields could affect a refresh decision if changed, including months at residence, months on current job, loan amount, gross income, loan term, collateral age, and vehicle mileage.

For applications with co-applicants where a joint FUEL credit report & decision was requested, a refreshed FUEL decision will be affected by changes to the *co-applicant's* gross income, months on current job, and months at residence.

> *If the co-applicant is added after the initial FUEL credit report request, refreshed decisions will not include co-applicant information and co-applicant data changes will have no effect on the decision.*

Follow your credit union policy on how to handle situations where an automated decision could not be returned.

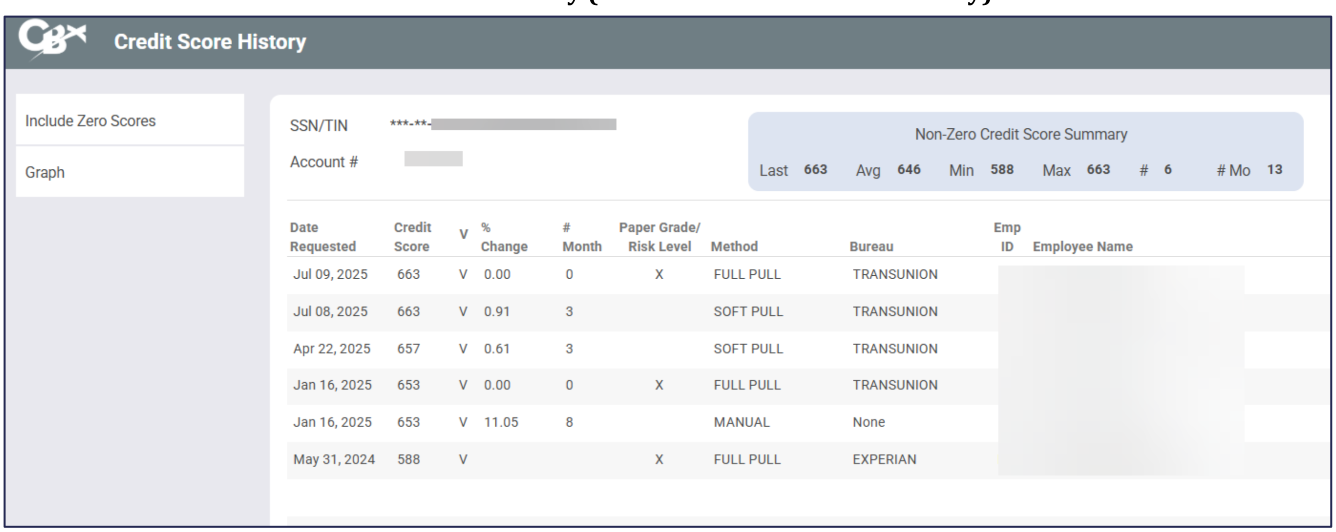
Viewing a Credit Score

Front line staff, loan officers and loan underwriters use the scores visible on screens throughout CBX to analyze and promote loan opportunities. Following are some places that these employees can find the member's credit score.

Credit Score History Screen

Your loan officer has easy access to the Credit Score History screen while filling out a loan application for a member. This screen lists list up to the twelve most recent credit scores for a member, including the percentage of change from the previous score. In addition to the scores and trending information, the Credit Score History screen also shows whether the score was the result of a full pull, a soft pull, or a manual update.

Credit Score History (Tool #53 > Credit Score History)



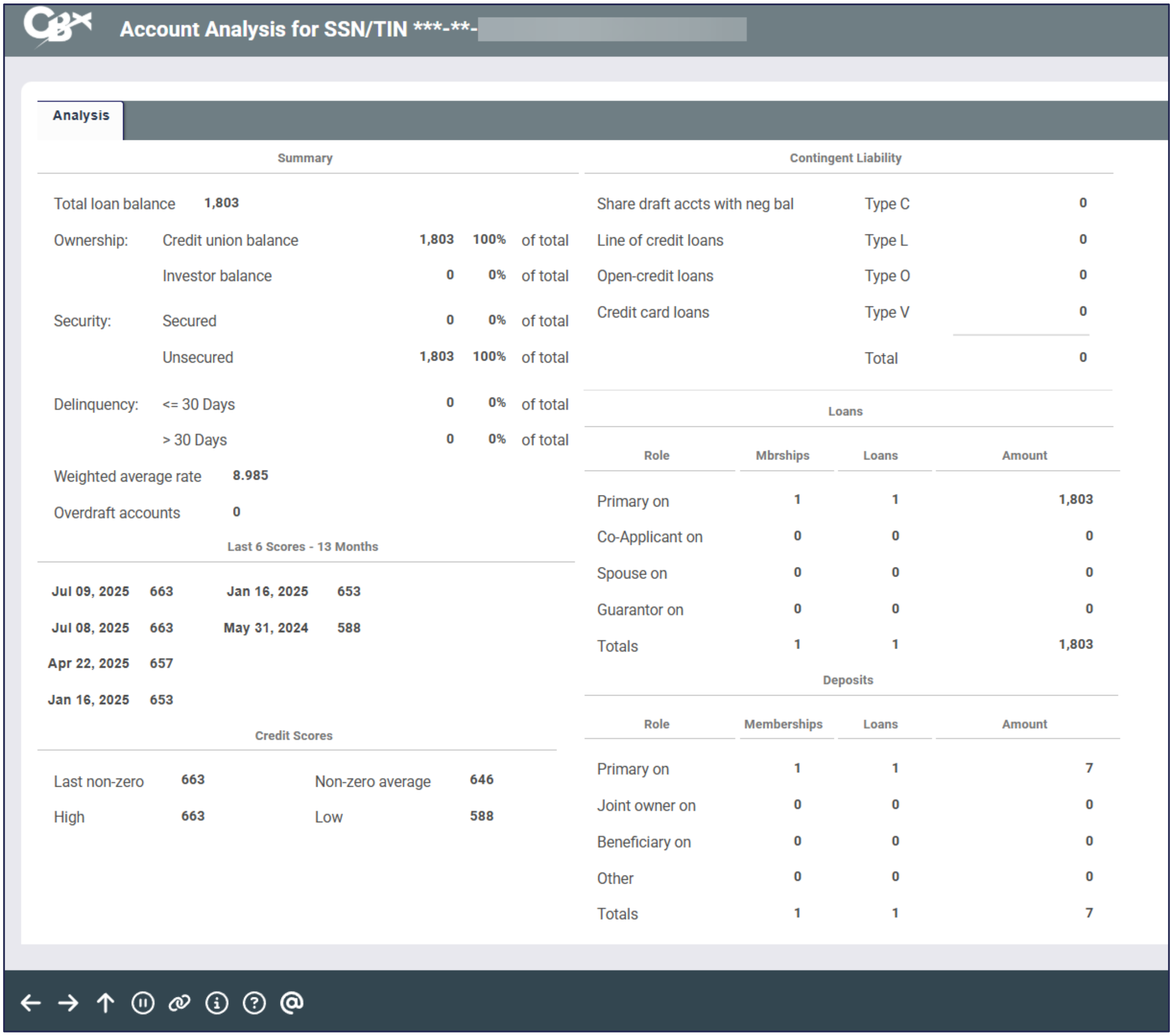
Date Requested	Credit Score	V	% Change	# Month	Paper Grade/ Risk Level	Method	Bureau	Emp ID	Employee Name
Jul 09, 2025	663	V	0.00	0	X	FULL PULL	TRANSUNION		
Jul 08, 2025	663	V	0.91	3		SOFT PULL	TRANSUNION		
Apr 22, 2025	657	V	0.61	3		SOFT PULL	TRANSUNION		
Jan 16, 2025	653	V	0.00	0	X	FULL PULL	TRANSUNION		
Jan 16, 2025	653	V	11.05	8		MANUAL	None		
May 31, 2024	588	V			X	FULL PULL	EXPERIAN		

To view the Credit Score History screen, use the *Credit Score History* action code.

Outstanding Loan Recap Screen

When reviewing a loan application, simply select the *Loan Recap (Active Loans For Which Borrower Is Responsible)* action code. The resulting screen lists the member's loans. From here, select *Analysis*.

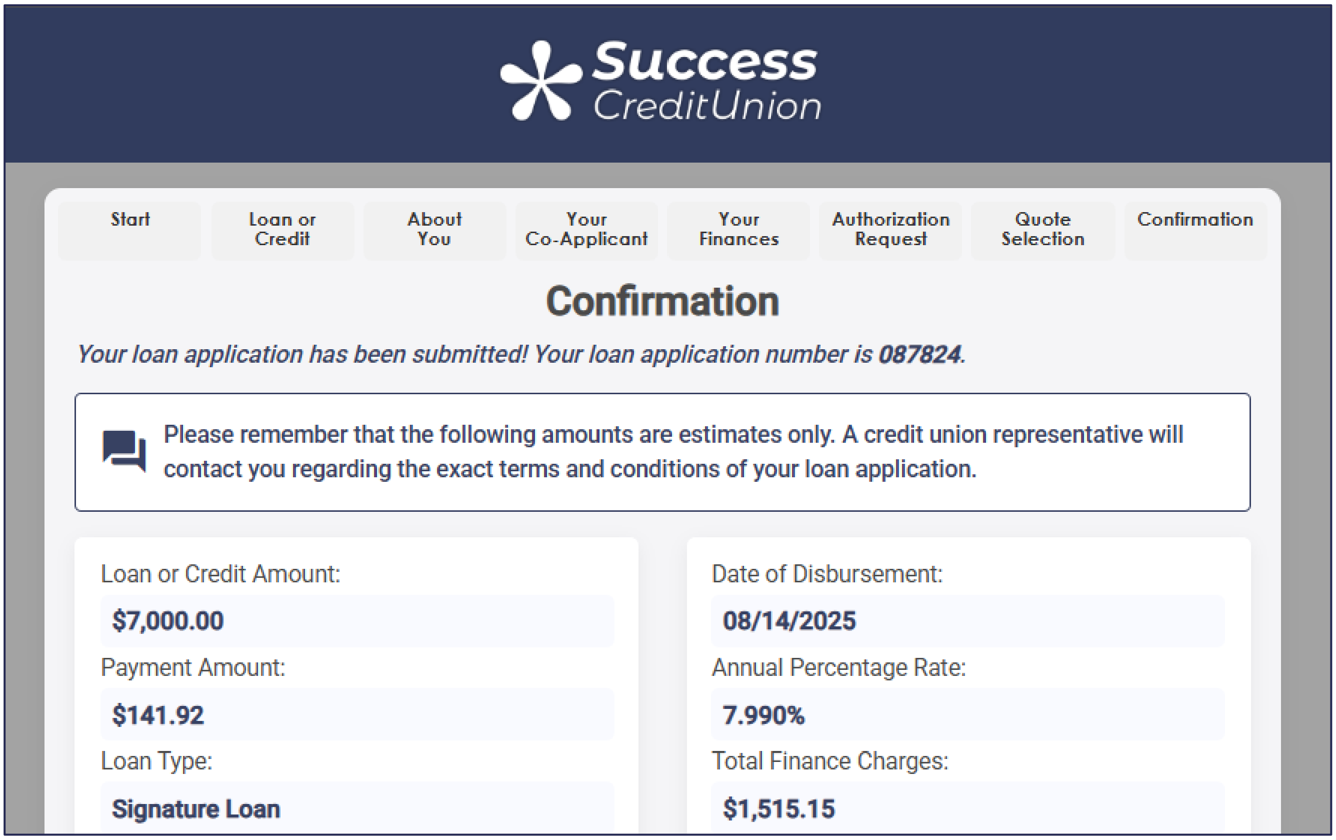
Account Analysis (Tool #53 > Loan Recap > Analysis)



How Members See the Decision

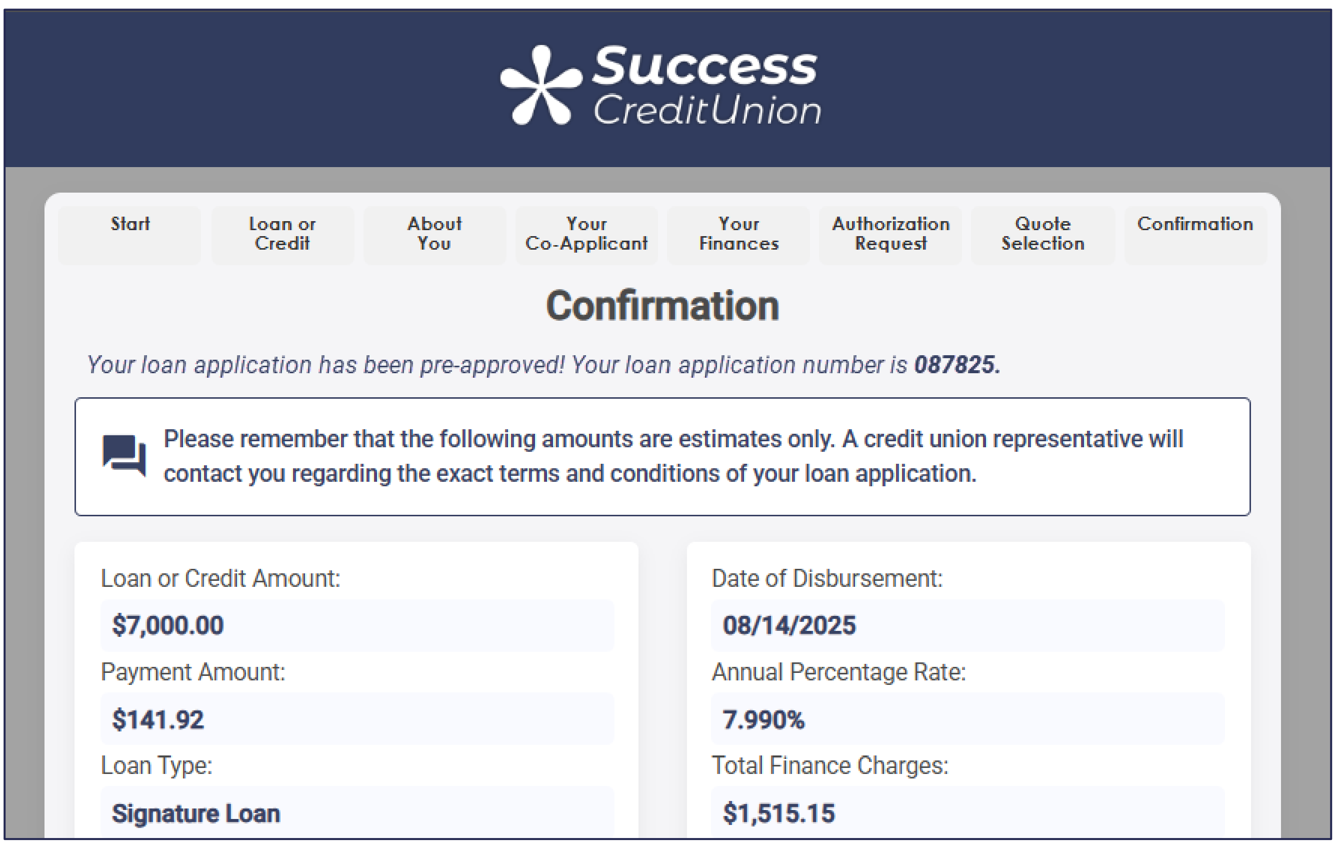
There are several locations in CBX where you can view the decision. However, when FUEL loan processing is activated, the member will see that they are approved in **It's Me 247** when they submit a loan application online.

Submitted Loan Application (FUEL Approval not activated)



With this loan application, the member is simply told that their application has been submitted.

Loan Application Approved with FUEL Activated

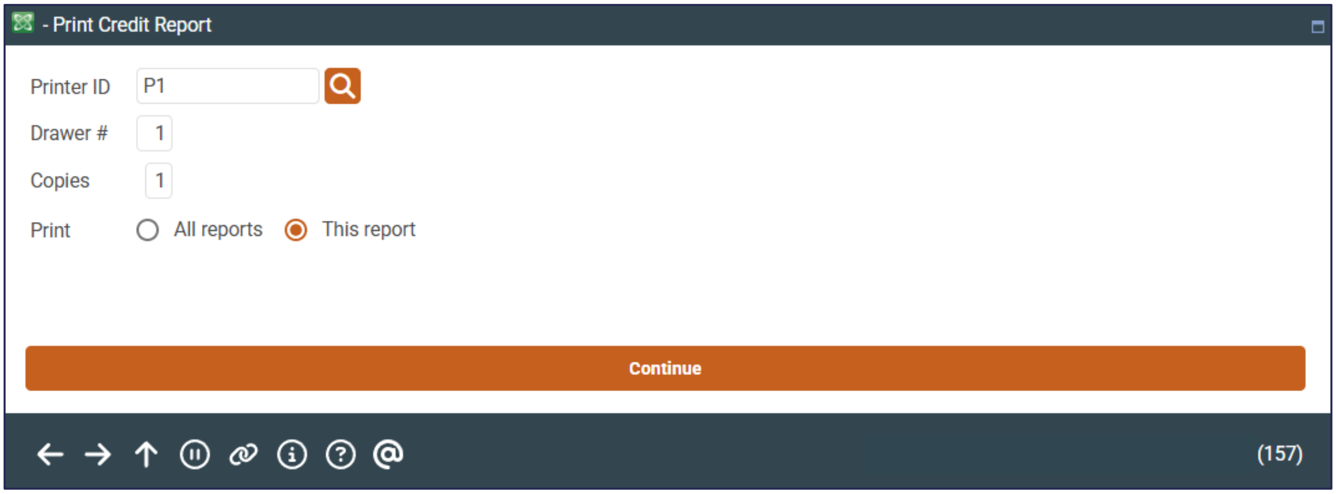


With this application, the member is told that they have received pre-approval for the loan.

Printing Credit Report Data

On any of the four credit report information screens shown starting on page 17, you may choose to print a hard copy of the data on that screen by using **Print Report Data** The window below will appear:

Print Credit Report (Tool #53 > View Stored Credit Report File > Print Report Data)



Enter the Printer ID, number of Copies, and paper tray designation. In addition, you may choose to print just the report you are currently viewing (This report (T)) or all four reports at the same time (All reports (A)). When ready, use Enter to begin printing.

Following are samples of reports from all four screens, taken from a credit report file pulled from TransUnion:

Credit Report – Summary

```
8/12/25                    Credit Report - Summary                    Page   1

--------------------------------------------------------------------------------
Name:                                                        BureaTRANSUNION
SSN.:                                              Date Report Pulled:  1/16/2025
 Current Address:                                         Report Number:  0558945

                      MI        -0000
--------------------------------------------------------------------------------
              Score.....: 0653
                 Secondary Reason Codes:00068
                                        00022     Serious delinquency
                                        00004     Lack of recent instl ln info
                                        00041     No recent retail balances
Bnkrpty/MDS Score.....:
                 Secondary Reason Codes:
                                 ***END OF REPORT***
```

Credit Report – Profile

```
8/12/25                    Credit Report - Profile                    Page   1
--------------------------------------------------------------------------------
Name:                                                        BureaTRANSUNION
SSN.:                                              Date Report Pulled:  1/16/2025
 Current Address:                                         Report Number:  0558945

                      MI        -0000
--------------------------------------------------------------------------------
 No. of Inquiries:  2  Date Last Inquiry:  6/12/2024  Inquiries Last 6 Mos:  1
 Satisfactory Accts:   2  No. of Trade Lines:   4  Paid Off Loans: ***
 Oldest Trade Line.:  1/21/2019
 Installment Balance......:  13680   Scheduled/Estimated Payments:    454
 Real Estate Estimated Bal: ******   Real Estate Est. Payment....: ******
 Revolving Line Est. Bal..: ******
 Revolving Line Available.:    500
 Public Records...........: **
 Past Due Amount..........: ******
                           NO DATA available for fields
                           that have **** in them.
```

Credit Report – Detail

```
8/12/25                    Credit Report - Detail                    Page   1
Report No: 0582655      Date Report Pulled:  7/22/2025          [redacted]
--------------------------------------------------------------------------------
 *********************** TRANSUNION CONSUMER CREDIT REPORT ********************
 *
 *
 ******************************************************************************
 Date: 07/22/2025 Time: 15:23:30  Credit File Date: 07/22/2025
 **********************************REQUEST INFO*******************************
 *
 R[redacted]
 C
 O
 M
 SS: [redacted]
 DOB: 1980-04-01
 Current Address:    [redacted]

 RPDT:               2025-07-22
```

Credit Report – Detail (Middle of the Report)

```
-------------- TRADES -----------------------------------------------------
SUBSCRIBER                    BALDT    AMT-TYP1    AMT-TYP2     LOAN CODE
SUB#        KOB TYP TRM ECOA OPEN     BALANCE     PAIDDT       MOS REV
ACCOUNT #                     LSTPD    MONTH PAY   PAST DUE     MAX DLQ AMT
PYMT STATUS                            PYMT HIST BY MONTH       30/60/90
REMARKS                                                         MAX DLQ DT
-------------- OPEN ACCOUNTS ----------------------------------------------
-------------- REAL ESTATE/MORTGAGE ACCOUNTS ------------------------------
-------------- INSTALLMENT ACCOUNTS ---------------------------------------
-------------- REVOLVING ACCOUNTS -----------------------------------------
WFBNA CARD                     07-2025  $9000-L     $7773-H        18
[redacted]   B   CRC      I    04-2022  $7660          -          (038)
                               07-2025  $159        $0            $0
Paid or paying as agreed                 CCCCCCCCCCCCCCCCCCCCCCCC 00/00/00
Comment:                                                       -
Status Date:
First Delinquency Date:
```

Credit Report – Decision

```
8/12/25                     Credit Report - Decision                          Page
Report No: 0558945         Date report pulled:  1/16/2025
Credit score   0   CU risk level X            Decision code
Decision based on: Loan product 000                        Loan amount          .00  Term     month
DECISION INFORMATION
P - Credit Score >= 550 - value: 653
P - Number of Open Bankruptcies <= None - value: 0
P - Number of Foreclosures <= None - value: 0
P - Number of Repossessions <= None - value: 0
P - Applicant Age >= 18 - value: 25
P - Charge off Balance <= 1000 - value: 0
P - Collection Balance <= 1000 - value: 437
P - Mla Match = None - value: 0
P - Credit Score >= 636 - value: 653
P - Number of 30 Day Late Payments <= 3 - value: 0
P - Number of 60 Day Late Payments <= 3 - value: 0
P - Number of 90 Day Late Payments <= 3 - value: 0
P - Number of Past Due and Open Tradelines <= 1 - value: 0
P - Number of Open Tradelines >= 2 - value: 2
```

Linking Credit Reports to Loans and Co-Borrowers

There are several different places where the credit report information can be recorded for future reference, either as part of a member's account record or for inquiry purposes on a denial notice or additional signer record. In each case, the report number and other information provide a record of the credit report that was used to make the decision on approving or denying the member request.

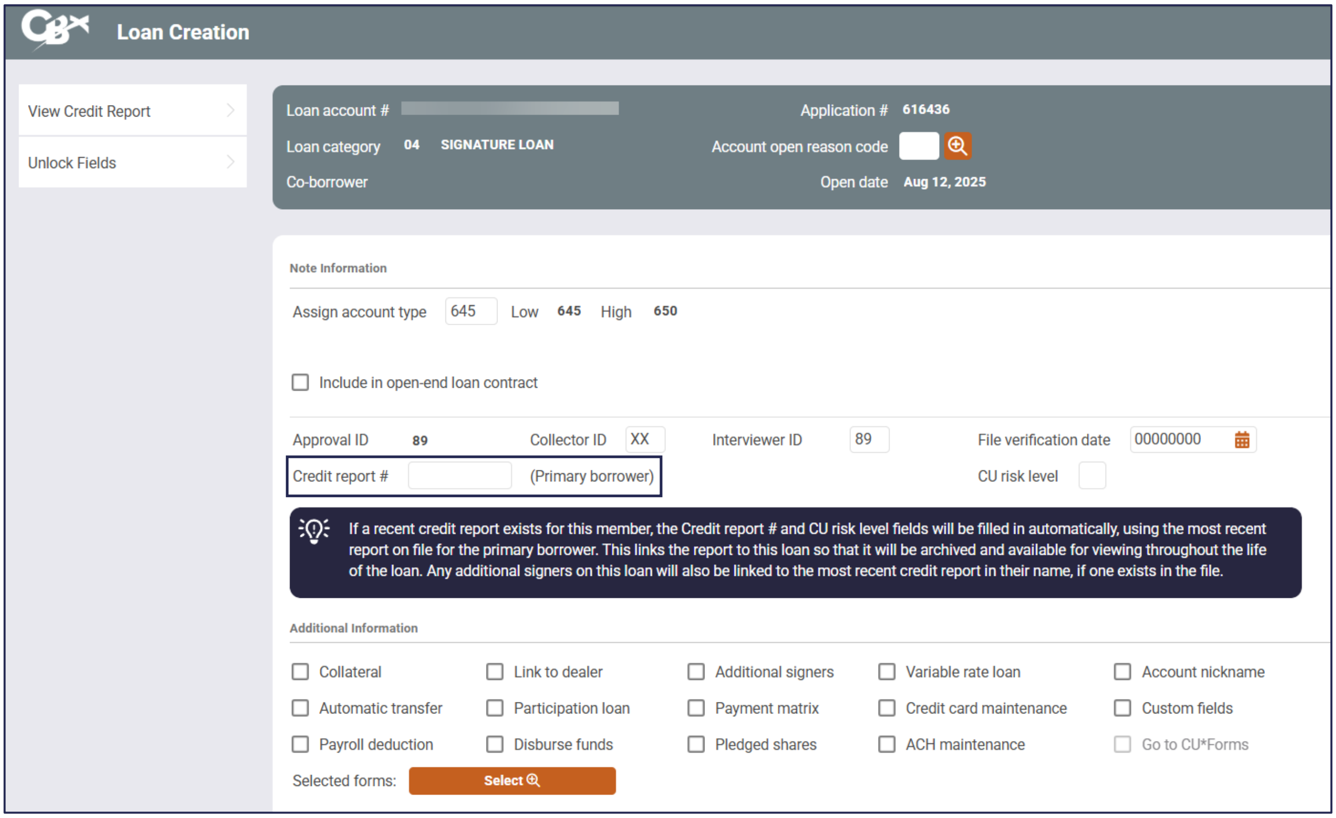
If a credit report is linked to a member loan and/or co-borrower record, that report will automatically be copied to long-term archival storage in CU*SPY. The report will be retained for the entire life of the loan record on the CBX system. The report can be viewed via a command key on the Loan Account Inquiry Delinquency window as well as from the Additional Signer Detail screen. See page 32 for more information.

Linking Credit Reports

When Creating a Loan Account

On the loan creation screen, you may record the credit report pulled for the primary borrower.

Loan Creation (Loan Request Recap > Create Loan Account)



The number of the most recent credit report on file will be entered automatically. Use **View Credit Report** to look up a different report number, if needed.

Once the loan account is created, CBX will automatically record the following information as part of this loan account record:

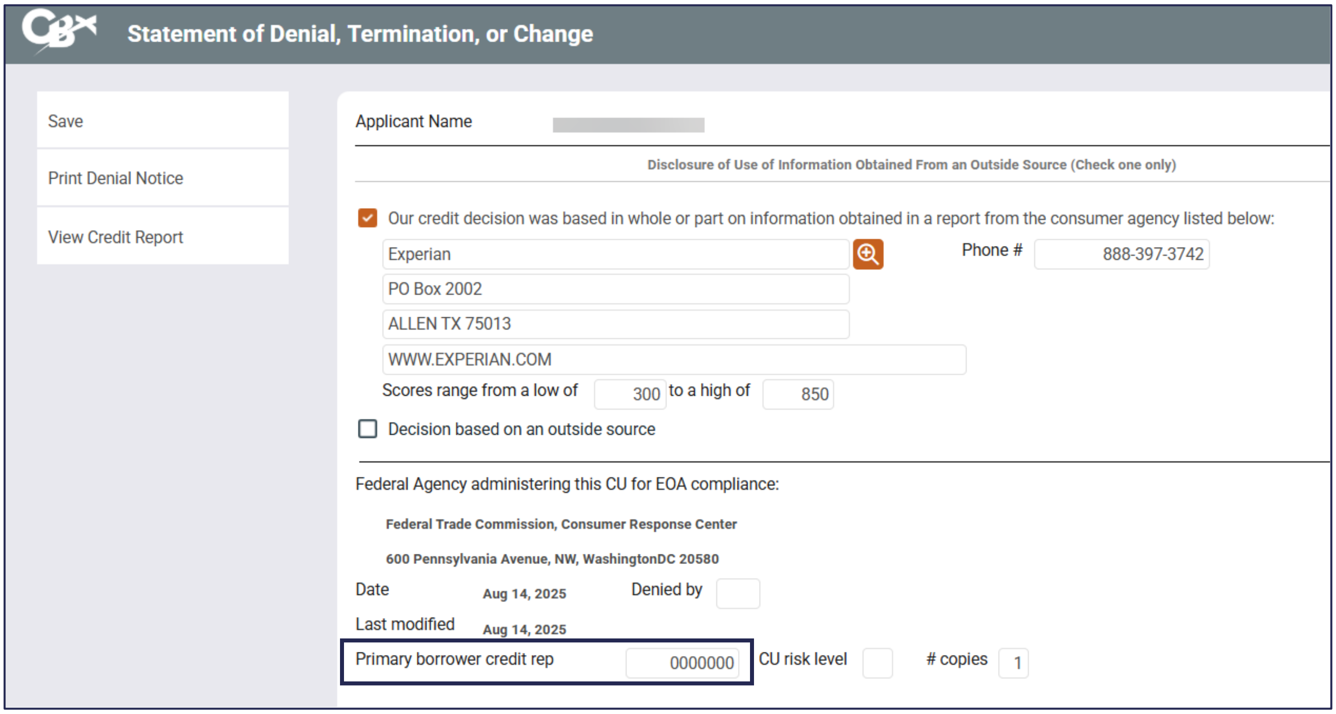
- Credit Report Number and Date
- Bureau Code
- RISK Score
- MDS Score

In addition, the credit report detail will automatically be copied to long-term archival storage in CU*SPY.

When Denying a Loan Request

If a loan is denied, you may record the credit report for the primary borrower on the denial notice for future reference.

Statement of Denial, Termination, or Change (Loan Request Recap > Deny Loan > Continue > Continue)



Enter the credit report number used to make the decision on this loan (use *View Credit Report* to look up a report number). Credit report details will <u>not</u> appear on the printed denial notice form.

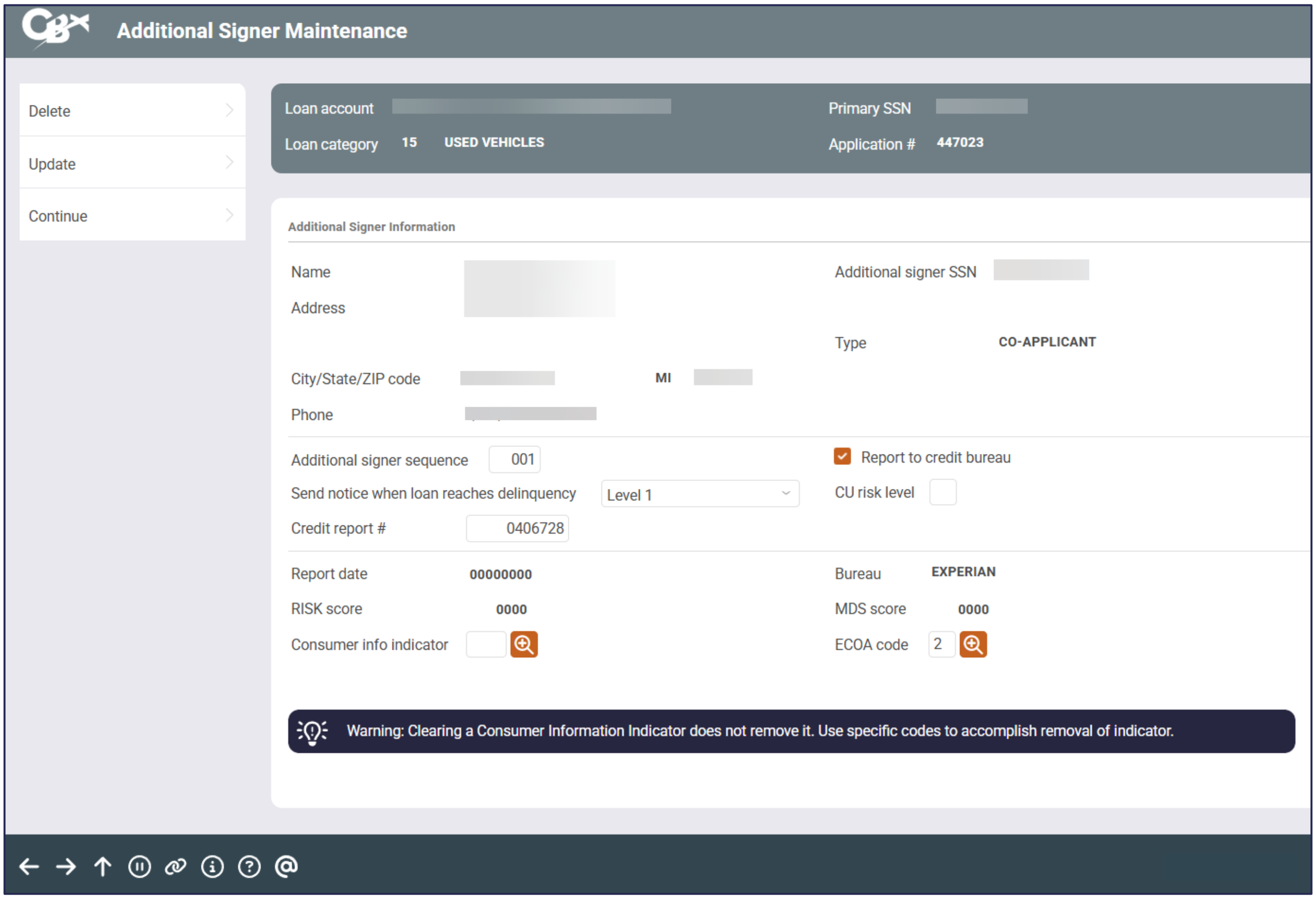
This information can also be viewed in the future through the normal denied loan inquiry screens (Action Code "DA").

> ***CU*TIP:*** *If the credit report was received online from Equifax, following is the address that should be used for this screen:*
>
> *Equifax*
> *P.O. Box 740123*
> *Atlanta, GA 30374*
> *800-685-1111*
>
> *This represents the contact for inquiries about credit reports pulled from the national database. (This can be configured for future use using **Tool #463 Loan Denial Notices Agency Config**.)*

When Recording Additional Signers

If a credit report was pulled for a co-applicant on a loan request, you may record the report number used for that applicant on the Additional Signer record for future reference.

Additional Signer Maintenance (Tool #51 > Additional signers)

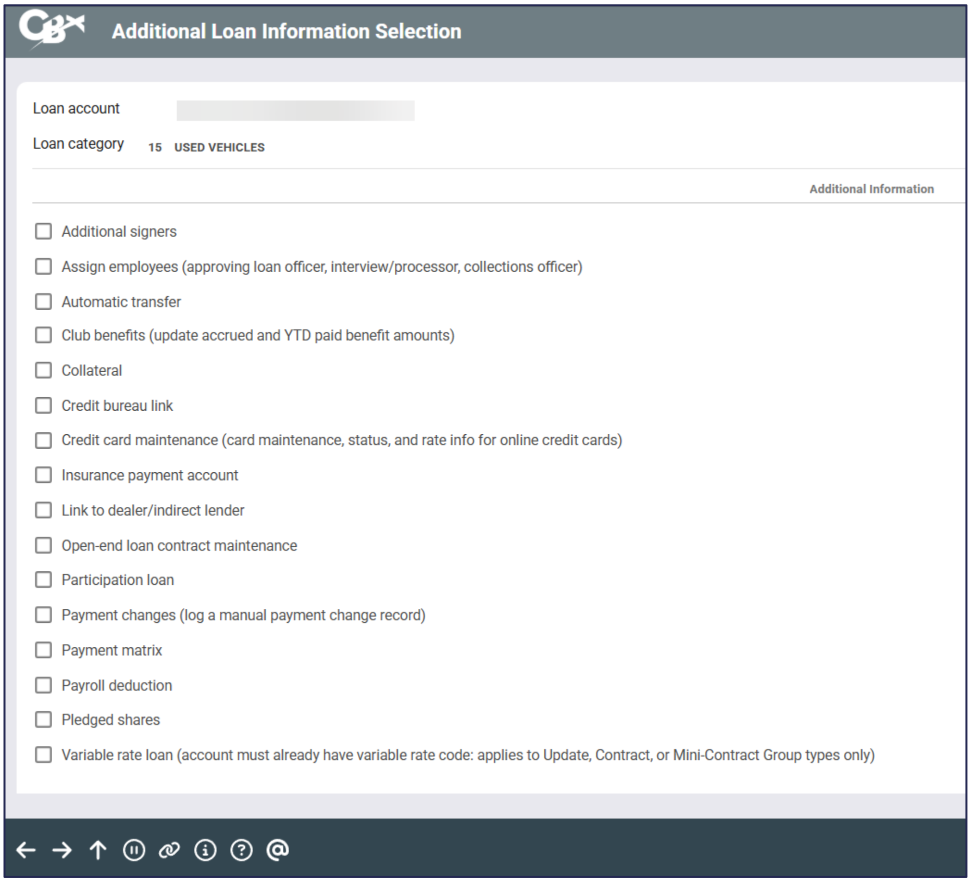


Enter the credit report number used to make the decision on this co-borrower. When the record is saved CBX will pull in the credit report date, bureau, RISK score, and MDS score to be stored as part of the additional signer information.

Updating Credit Report Links

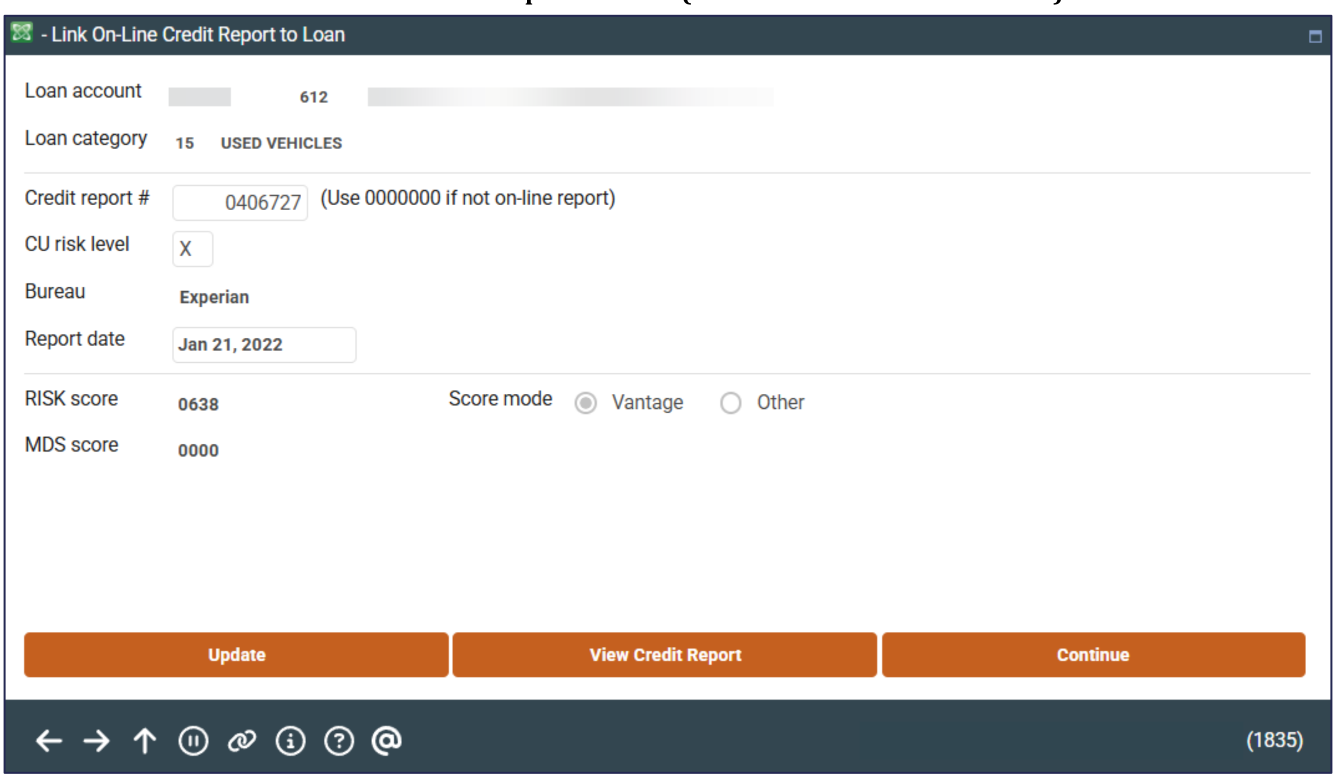
After a loan account has been created, you may use the Update Miscellaneous Loan Information feature to enter a credit report number or modify an existing number.

Additional Loan Information Selection (Tool #51)



- Use *Additional signers* to record or change the link on any additional signer records.
- Use *Credit bureau link* to update the link on the primary borrower's record (see below).

Link Online Credit Report to Loan (Tool #51 > Credit bureau link)



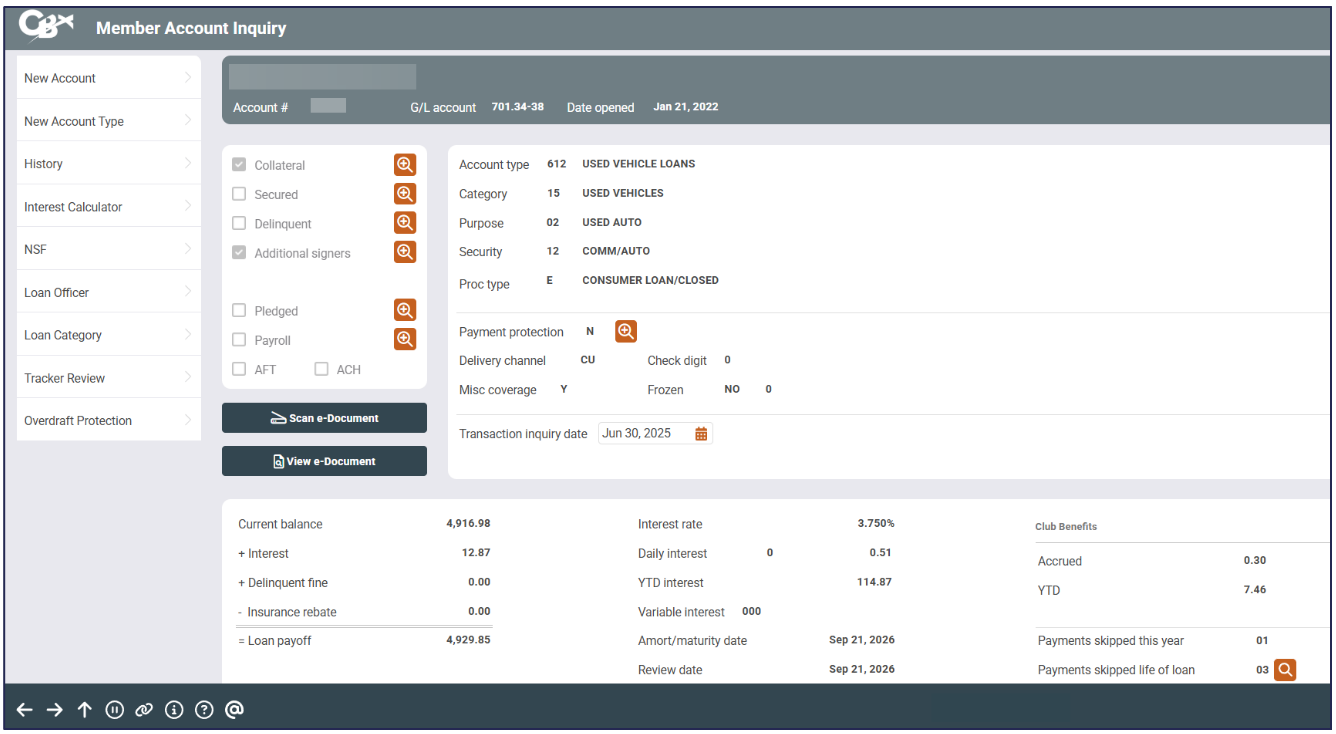
Enter the credit report number (use **View Credit Report**) to look up an existing report number). The system pulls in the date, bureau, and scores from the online report and displays them on the bottom half of the screen. You may enter a different report number now or use **Update** to save all of the fields as part of the loan account record.

- If you are entering information from an old, paper credit report or one that was not pulled through the online system, leave the *Credit report #* field blank and use Enter to fill in the remaining fields manually.

Viewing Credit Report Links and Archived Reports

After the links on the loan account are in place, credit report information can be viewed at any time using Member Account Inquiry.

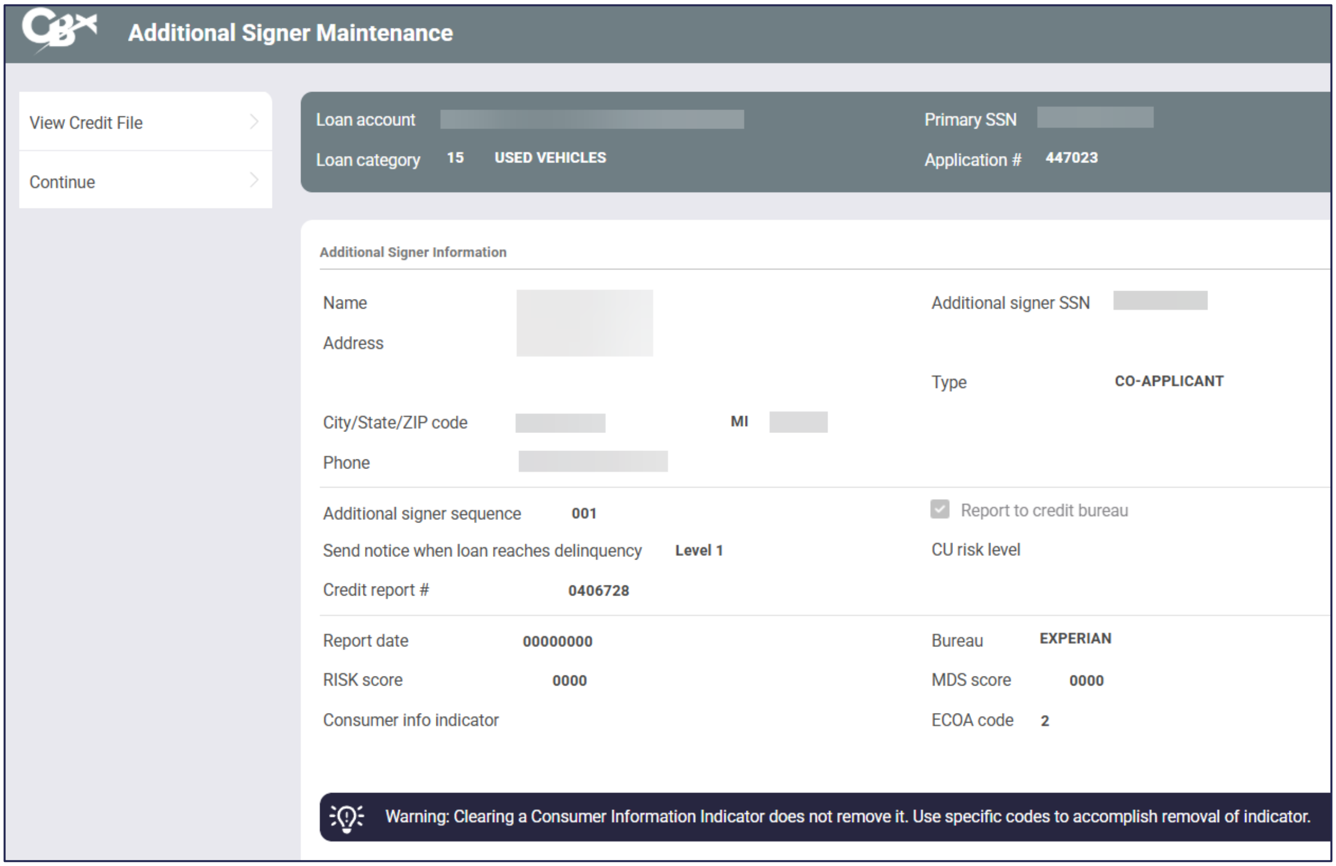
Member Account Inquiry



- Use **Delinquent** to view the delinquency pop-up window and any credit report information for the primary borrower on the account.

- Use **Additional signers** to look at credit report information for any co-borrowers recorded on this account.

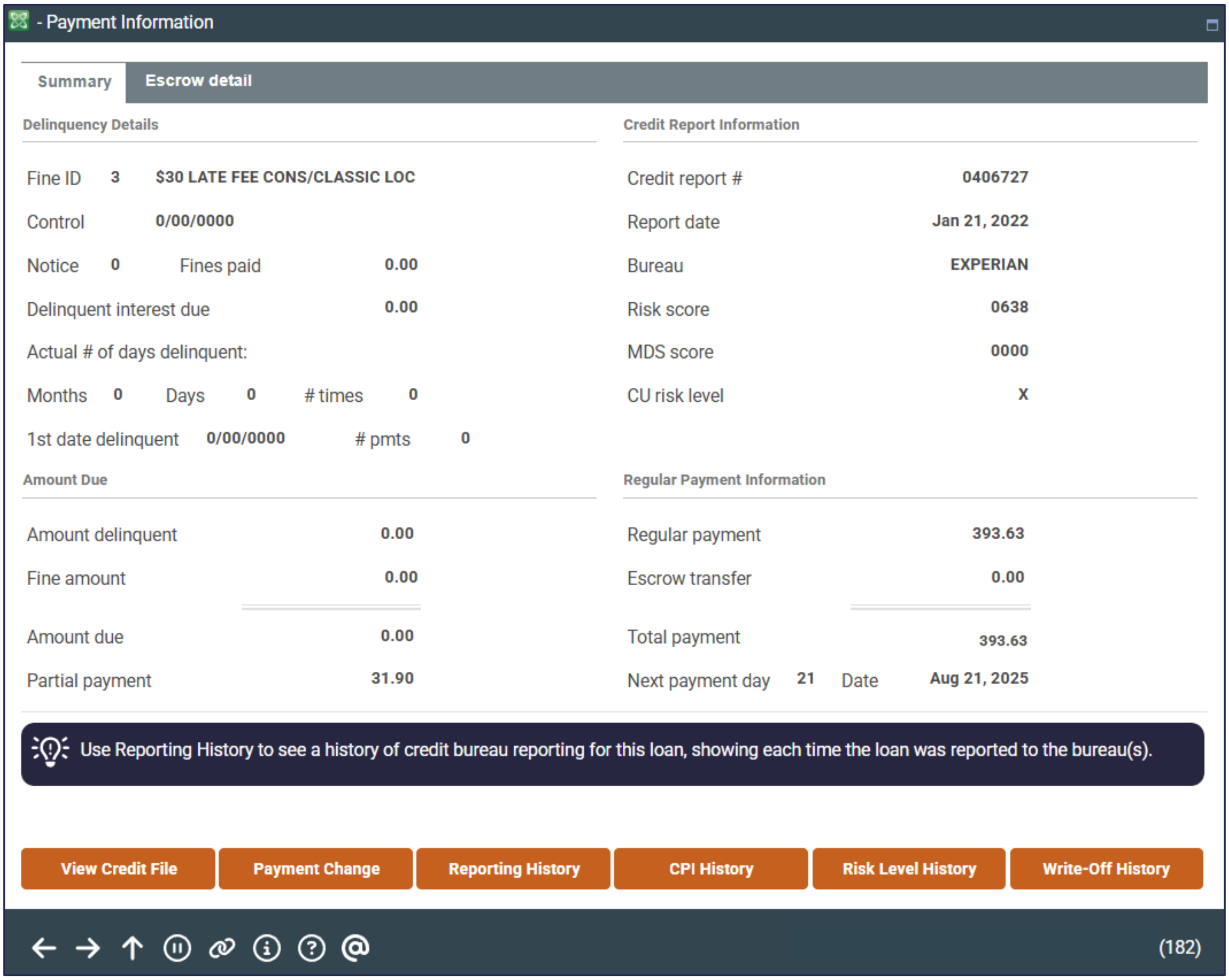
Additional Signer Maintenance (Inquiry > Additional signers)



- Use **View Credit File** to view the detailed credit report using CU*SPY.

When viewing additional signer information on a loan account, you will see the credit report number, bureau name, and score details linked to that co-borrower.

Payment Information (Inquiry > Delinquent)



- Use **View Credit File** to view the detailed credit report using CU*SPY.

Because credit report information is most valuable when working with collections issues, the delinquency pop-up window displays the credit report information recorded on the loan account. (You can use the lookup next to Delinquent on the loan account inquiry screen to display this window.)

CU*SPY Archived Credit Report Sample

Following is a sample of the CU*SPY report that will appear in a browser window when **View Credit File** is used:

Print Report

```
&
                     Credit Report - Summary/Profile
                        Date Archived: 09/28/2021
------------------------------------------------------------------------------
Name :                                          Bureau: EXPERIAN
SSN  :                              Date Report Pulled: 08/05/2021
Birth Date:                              Report Number: 0386668
Current Address:                                               Rptd:
                                    MI,                        03/20
------------------------------------------------------------------------------

Previous Address:                                              Rptd:
                                     MI,                       10/19

Current Employer..:                                            06/21
Previous Employer.:                                            00/00

File Received Sts.:COMPLETE

VANTAGE  Score.....: 0689 Reason Codes: 00031 Too few acts w recent pay info
                                        00012 Length of rev acct history
                                              No Reason Codes Found
                                        00038 Serious delq/pub rcd/coll

Bankruptcy/MDS Score 0000 Reason Codes:       No Reason Codes Found
```

298 lines in report

Monitoring FUEL Decisions: Making Your Auditors Happy

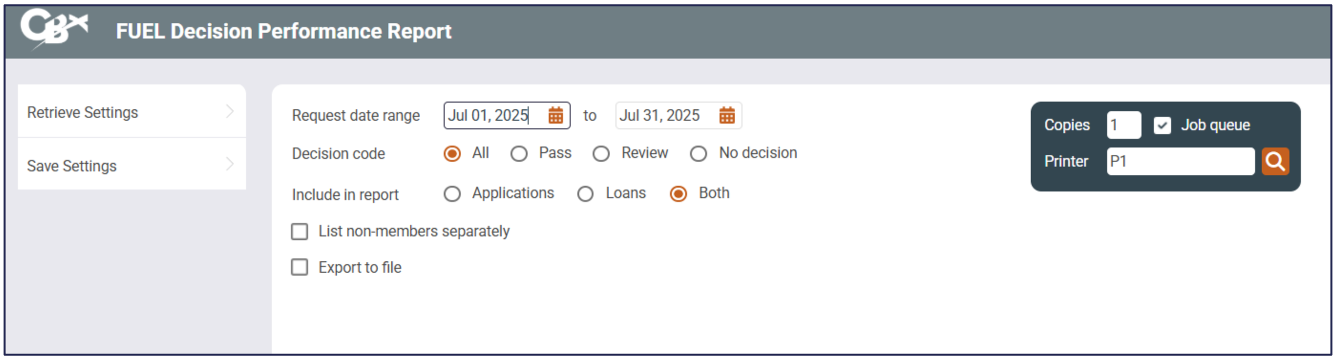
After you implement FUEL Model, it is critical that you begin to monitor the effect of the decision model on your loan portfolio.

How many times did you say Yes when the model said No? Did you still say No even when the model said Yes? Are loans being passed through the filters that shouldn't be? Or are your filters so restrictive that you're not getting enough loans run through the model to test its effectiveness?

Accessed from **Tool #1028 *FUEL Decision Performance Report***, the report breaks down decision results over a specified period, giving you the following insights about your loan application queue (and allowing you to export the data for further analysis.)

- How many applications were auto approved vs. manually reviewed?
- Of those, how many resulted in a new loan?

FUEL Decision Performance Report (Tool #1028)



You can also export the data to a file for use with Report Builder (Query). Check *Export to file* from the entry screen and use Enter. A screen will appear allowing you to enter your file name. Use Enter to complete. The table (file) will be saved to your QueryXX library where XX is your credit union CUID.

FUEL Decision Performance Report

8/12/25 15:24:19			ABC CREDIT UNION	LFUELDPROP		PAGE
RUN ON 8/12/25			FUEL Decision Performance Report			USER
			7/01/2025 to 7/31/2025			
DECISION CODE EP ER EF						
LOAN APPLICATION						
ACCOUNT BASE	LOAN APP #	CREDIT REPORT #	DECISION INFORMATION	DECISION CODE	CREDIT SCORE	REQUEST DATE
	616321	582599	P - Credit Score >= 550 - value: 846	EP	846	7/09/2025
	616321	582599	P - Number of Open Bankruptcies <= None - value: 0	EP	846	7/09/2025
	616321	582599	P - Number of Foreclosures <= None - value: 0	EP	846	7/09/2025
	616321	582599	P - Number of Repossessions <= None - value: 0	EP	846	7/09/2025
	616321	582599	P - Applicant Age >= 18 - value: 66	EP	846	7/09/2025
	616321	582599	P - Charge off Balance <= 1000 - value: 0	EP	846	7/09/2025
	616321	582599	P - Collection Balance <= 1000 - value: 0	EP	846	7/09/2025
	616321	582599	P - Mla Match = None - value: 0	EP	846	7/09/2025
	616321	582599	P - Credit Score >= 735 - value: 846	EP	846	7/09/2025
	616321	582599	P - Number of 30 Day Late Payments <= 4 - value: 0	EP	846	7/09/2025
	616321	582599	P - Number of 60 Day Late Payments <= 4 - value: 0	EP	846	7/09/2025
	616321	582599	P - Number of 90 Day Late Payments <= 4 - value: 0	EP	846	7/09/2025

FUEL Decision Performance Report (End)

```
8/12/25  15:24:19                    ABC CREDIT UNION                    LFUELDPROP          PAGE    1
   RUN ON   8/12/25                  FUEL Decision Performance Report                        USER
                                         7/01/2025 to  7/31/2025
DECISION CODE  EP ER EF
LOAN APPLICATION
 ACCOUNT  LOAN     CREDIT                                               DECISION  CREDIT  REQUEST
   BASE    APP #    REPORT #  DECISION INFORMATION                          CODE    SCORE    DATE
       # OF ER              323
       # OF EP              107
       # OF EF
       TOTAL # ER, EP, EF   430
                                        *** END OF REPORT ***
```

Appendix A: Risk Score Reason Codes

IMPORTANT NOTE: The scores listed in this section are based on the bureau's industry standard risk scoring models.

Experian FICO Score Reason Codes

Code	*Description*
00001	Current balances on accounts
00002	Delinquency reported on accounts
00003	Too few bank revolving accounts
00004	Too many bank revolving accounts
00005	Number of accounts with balances
00006	Number of finance company accounts
00007	Unable to evaluate recent payment history
00008	Number of recent inquiries
00009	Number of accounts opened within the last 12 months
00010	Proportion of balance to high credit on bank revolving or all revolving accounts
00011	Current balances on revolving accounts
00012	Length of revolving account history
00013	Length of time (or unknown time) since account delinquent
00014	Length of time accounts have been established
00015	Insufficient or lack of bank revolving account information
00016	Insufficient or lack of revolving account information
00017	No recent (non-mortgage) account balance information
00018	Number of accounts delinquent

Code	Description
00019	Too few accounts rated “current”
00020	Length of time since legal item filed or collection item reported
00021	Amount past due to accounts
00022	Account(s) not paid as agreed and/or legal item filed
00024	Lack of recently reported balances on revolving/open accounts
00025	Length of installment loan history
00026	Number of revolving accounts
00028	Number of accounts established
00030	Length of time since most recent account established
00031	Too few accounts with recent payment information
00032	No recent installment loan information
00033	Proportion of current loan balance to original loan amount
00036	Length of time open installment loans have been established
00037	Number of finance company accounts established relative to length of finance history
00038	Serious delinquency and public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00098	Lack of recent information on auto loan or lack of auto loans
00099	Lack of recent information on finance accounts or lack of finance accounts.

Equifax BEACON Score Reason Codes

Code	Description
00001	Amount owed on accounts is too high
00002	Level of delinquency on accounts
00003	Too few bank revolving accounts
00004	Too many bank or national revolving accounts
00005	Too many accounts with balances
00006	Too many consumer finance company accounts
00007	Account payment history is too new to rate
00008	Too many inquiries last 12 months
00009	Too many accounts recently opened
00010	Proportion of balances to credit limits is too high on bank or revolving or other revolving accounts
00011	Amount owed on revolving account is too high
00012	Length of time revolving accounts have been established

Code	Description
00013	Time since delinquency is too recent or unknown
00014	Length of time accounts have been established
00015	Lack of recent bank revolving information
00016	Lack of recent revolving account information
00017	No recent non-mortgage balance information
00018	Number of accounts with delinquency
00019	Too few accounts currently paid as agreed
00020	Length of time since derogatory public record or collection is too short
00021	Amount past due on accounts
00023	Number of bank or national revolving accounts with balances
00024	No recent revolving balances
00025	Length of time installment loans have been established (industry options only)
00026	Number of revolving accounts (industry options only)
00028	Number of established accounts
00030	Time since most recent account opening is too short
00031	Too few accounts with recent payment information
00032	Lack of recent installment loan information
00033	Proportion of loan balances to loan amounts is too high
00034	Amount owed on delinquent accounts
00038	Serious delinquency, and derogatory public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00098	Lack of recent auto finance loan information (industry options only)
00099	Lack of recent consumer finance company account information (industry options only)

TransUnion EMPIRICA Score Reason Codes

Code	Description
00000	No adverse factor
00001	Amount owed on accounts too high
00002	Level of delinquency on accounts
00003	Proportion of loan balances to loan amounts is too high
00004	Lack of recent installment loan information
00005	Too many accounts with balances
00006	Too many consumer finance company accounts
00007	Account payment history is too new to rate

Code	*Description*
00008	Too many inquiries last 12 months
00009	Too many accounts recently opened
00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
00011	Amount owed on revolving accounts is too high
00012	Length of time revolving accounts have been established
00013	Time since delinquency is too recent or unknown
00014	Length of time accounts have been established
00015	Lack of recent bank revolving information
00016	Lack of recent revolving account information
00017	No recent non-mortgage balance information
00018	Number of accounts with delinquency
00019	Date of last inquiry too recent
00020	Length of time since derogatory public record or collection is too short
00021	Amount past due on accounts
00022	Serious delinquency
00023	Number of bank or national revolving accounts with balances
00024	No recent revolving balances
00026	Number of bank revolving or other revolving accounts
00027	Too few accounts currently paid as agreed
00028	Number of established accounts
00029	No recent bankcard balances
00030	Time since most recent account opening is too short
00031	Amount owed on delinquent accounts
00036	Payments due on accounts
00038	Serious delinquency, and public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00041	No recent retail balances
00042	Length of time since most recent consumer finance company account established

Appendix B: Bankruptcy/MDS Score Reason Codes

IMPORTANT NOTE: The scores listed in this section are based on the bureau's industry standard bankruptcy scoring models.

Experian MDS Bankruptcy II Score Reason Codes

Code	***Description***
A	Too few accounts with satisfactory ratings
B	Presence of delinquent accounts
C	Presence of derogatory accounts
D	Accounts with past-due balances
E	Too many credit obligations
F	Insufficient credit history on new accounts
G	Age of oldest reported account
H	Recently active or lack of bank, retail, or finance accounts
I	Ratio of balances to total credit limit on all accounts
J	Too few satisfactory ratings for bank revolving accounts
K	Ratio of bank revolving balances to credit limits or lack of bank revolving account information
L	New bank revolving accounts
M	Presence of bank installment loans
N	Insufficient credit history of lack of bank or finance accounts
O	Too few satisfactory ratings on retail accounts or lack of retail account information
P	Ratio of retail revolving balances to credit limits
Q	Too few satisfactory ratings on finance accounts
R	Insufficient credit history on finance accounts
S	Presence of finance accounts
T	Insufficient credit history on newest auto finance account
U	Presence of auto finance account
V	Lack of mortgage or real estate accounts with satisfactory ratings
W	Lack of or insufficient credit history on mortgage or real estate accounts
X	Presence of recent inquiries
Y	No adverse action (displays only if no other score factor code is generated)

Equifax Delinquency Alert System (DAS) Score Reason Codes

Code	***Description***
01011	Subject’s age
02025	Number of personal loan finance company inquiries - last 2 years
02057	Number of inquiries - last 18 months
02058	Number of months since last inquiry
02059	Number of finance industry inquiries - last 2 years
02060	Number of oil and national card inquiries - last 12 months

Code	***Description***
02061	Number of inquiries - last 12 months
02077	Number of inquiries - last 6 months
02078	Number of finance company inquiries - last 2 years
02079	Number of months since most recent bank inquiry
03017	Number of accounts
03189	Number of accounts showing a past due balance
03191	Number of accounts opened - last 2 years
03192	Number of accounts too new to rate or approved but not used
03193	Number of accounts showing 30/60 day late payment
03194	Number of accounts showing payment late by 90 days or more
03195	Number of months since most recent late payment
03200	Number of revolving bank accounts paid as agreed
03201	Number of installment bank accounts opened - last 2 years
03208	Number of department store accounts paid as agreed
03211	Number of accounts always paid as agreed
03212	Number of months since most recent late payment on installment bank accounts
03213	Number of installment bank accounts always paid as agreed
03214	Number of finance company auto accounts always paid as agreed
03216	Number of non: bank, finance company, clothing, department, furniture, jewelry, auto, oil, and national accounts opened last 2 years
03219	Number of finance company auto accounts opened - last 2 years
03220	Number of months since oldest account has been opened
03221	Number of months since most recently opened account
03222	Number of revolving bank accounts opened - last 2 years
03223	Number of finance company - sales/personal loan accounts opened - last 2 years
03224	Number of accounts opened - last 6 months
03313	Number of accounts always paid as agreed
03314	Number of accounts showing 30/60 day late payments
03319	Number of months since most recently opened bank revolving account
03322	Number of consumer finance company personal loan accounts
03323	Number of non: bank, auto sales, mortgage, SL&, credit union, misc. finance accounts
03326	Number of department store accounts always paid as agreed
08021	Utilization of available credit on all accounts
08022	Number of accounts reported within last 6 months compared to total number of accounts

Code	Description
08023	Number of accounts showing payment late by 90 days or more/public record items
08031	Utilization of available credit on all non-mortgage accounts
08042	Utilization of available credit on revolving bank accounts
08043	Utilization of available credit on installment bank accounts
08044	Utilization of available credit on finance company sales and personal loan accounts
08045	Utilization of available credit on department store accounts
08046	Utilization of available credit on oil and national credit cards
08047	Utilization of available credit on all clothing, department, furniture, jewelry, auto accounts
08048	Number of public record, collection, or financial responsibility items
08052	Utilization of available credit on bank revolving, oil and national credit
91011	Lack of subject's age information
93208	Lack of department store accounts
93220	Lack of date opened info - unable to determine when oldest account opened
93221	Lack of date opened info - unable to determine when most recent account opened
93326	Lack of department store accounts
98022	Lack of, or insufficient information on, accounts reported within last 6 months
98042	Lack of, or insufficient information on, revolving bank accounts
98045	Lack of, or insufficient information on, department store accounts
98052	Lack of, or insufficient information on, bank revolving, oil and national accounts

Equifax Enhanced Delinquency Alert System (EDAS) Reason Codes

Code	Description
05037	Number of inquiries from banks - last 6 months
05038	Number of finance industry inquiries - last 6 months
05039	Number of personal loan finance inquiries - last 24 months
06551	Number of accounts showing payment late by 30 days
06552	Number of accounts showing payment late by 30 days
06560	Number of mortgage company and S/L with high credit greater than $35,000 always paid as agreed
06561	Number of bank installment accounts under $35,000 always paid as agreed
06563	Number of department store installment accounts reported - last 6 months
06564	Number of retail finance accounts reported - last 6 months
06565	Number of bank revolving accounts reported - last 9 months
06566	Number of department store revolving accounts reported - last 9 months

Code	Description
06567	Number of personal loan company revolving accounts active - last 9 months
06570	Total number of accounts opened - last 12 months
06574	Number of personal loan company installment accounts
06575	Number of sales financing/finance company accounts
06576	Number of national credit card accounts
08045	Utilization of available credit on department store revolving accounts
93211	Lack of, or insufficient information on, accounts paid as agreed
93319	No date opened on bank revolving accounts - unable to determine most recent opening
96560	Lack of, or insufficient information on, mortgage accounts greater than $35,000 paid as agreed
96561	Lack of, or insufficient information on, bank installment accounts less than $35,000 paid as agreed
96565	No bank revolving accounts reported - last 9 months
96566	No revolving department store accounts reported - last 9 months
96576	Lack of, or insufficient information on, national credit card accounts
98021	Lack of, or insufficient information on accounts
98045	Lack of, or insufficient information on, revolving department store accounts
99999	Number of established accounts/length of time accounts have been established

TransUnion DELPHI Score Reason Codes

Code	Description
00000	No adverse factor.
00001	Insufficient number of satisfactory accounts
00002	Delinquency
00003	Serious delinquency, derogatory public record, or collection
00004	Delinquency date too recent
00005	Past due balances
00006	Near total credit limits, or lacks credit accounts or lacks recent credit activity
00007	Insufficient time since most recent account established
00008	Insufficient length of credit history
00009	Too many new accounts
00010	Too many recent active accounts
00011	Too many active accounts
00012	Insufficient satisfactory history on revolving accounts
00013	Too many recent revolving accounts or lacks revolving accounts

Code	Description
00014	Bankcard - near credit limits or lacks credit accounts or lacks recent credit activity
00015	Insufficient length of installment accounts, or lacks installment accounts
00016	Too many accounts
00017	Near check credit limits
00018	Insufficient satisfactory history for mortgage accounts or lacks mortgage accounts
00019	Delinquency on mortgage accounts or lacks mortgage accounts
00020	Insufficient satisfactory history on retail revolving accounts
00021	Near retail credit limit or lacks retail credit accounts or lacks recent retail credit activity
00022	Travel and entertainment - near revolving credit limit or lacks revolving accounts
00023	Too many consumer finance accounts
00024	Too many recent consumer finance accounts
00025	Serious delinquency, derogatory public record or collection with a balance
00026	Bankruptcy
00027	Too many recent bank or travel and entertainment credit checks
00028	Too many recent consumer finance credit checks
00029	Too many recent credit checks

VantageScore 3.0 Reason Codes

Code	Description
04	The balances on your accounts are too high compared to loan amounts
05	Too many of the delinquencies on your accounts are recent
06	You have too many accounts that were opened recently
07	You have too many delinquent or derogatory accounts
08	You have either very few loans or too many loans with recent delinquencies
09	The worst payment status on your accounts is delinquent or derogatory
10	You have either very few loans or too many loans with delinquencies
11	The total of your delinquent or derogatory account balances is too high
12	The date that you opened your oldest account is too recent
13	Your most recently opened account is too new
14	Lack of sufficient credit history
15	Newest delinquent or derogatory payment status on your accounts is too recent
16	The total of all balances on your open accounts is too high
17	Balances on previously delinquent accounts are too high compared to loan amts

Code	***Description***
18	Total of balances on accounts never late is too high compared to loan amounts
20	<This code is not currently being used>
21	No open accounts in your credit file
22	No recently reported account information
23	Lack of sufficient relevant account information
29	Too many of your open bankcard or revolving accounts have a balance
30	Too few of your bankcard or other revolving accounts have high limits
31	Too many bankcard or other revolving accounts were opened recently
32	Balances on bankcard or revolving accounts too high compared to credit limits
33	Your worst bankcard or revolving account status is delinquent or derogatory
34	Total of all balances on bankcard or revolving accounts is too high
35	Your highest bankcard or revolving account balance is too high
36	Your largest credit limit on open bankcard or revolving accounts is too low
39	Available credit on your open bankcard or revolving accounts is too low
40	The date you opened your oldest bankcard or revolving account is too recent
42	The date you opened your newest bankcard or revolving account is too recent
43	Lack of sufficient credit history on bankcard or revolving accounts
44	Too many bankcard or revolving accounts with delinquent or derogatory status
45	Total balances too high on delinquent/derogatory bankcard or revolving accts
46	<This code is not currently being used>
47	No open bankcard or revolving accounts in your credit file
48	No bankcard or revolving recently reported account information
49	Lack of sufficient relevant bankcard or revolving account information
53	The worst status on your real estate accounts is delinquent or derogatory
54	The amount of balance paid down on your open real estate accounts is too low
55	Open real estate account balances are too high compared to their loan amounts
56	<This code is not currently being used>
57	Too many real estate accounts with delinquent or derogatory payment status
58	The total of all balances on your open real estate accounts is too high
59	<This code is not currently being used>
60	<This code is not currently being used>
61	No open real estate accounts in your credit file
62	No recently reported real estate account information
63	Lack of sufficient relevant real estate account information
64	No open first mortgage accounts in your credit file

Code	Description
65	Lack of sufficient relevant first mortgage account information
66	Your open auto account balances are too high compared to their loan amounts
67	<This code is not currently being used>
68	No open auto accounts in your credit file
69	Lack of sufficient relevant auto account information
71	You have either very few installment loans or too many with delinquencies
72	Too many installment accounts with a delinquent or derogatory payment status
73	The worst status on your installment accounts is delinquent or derogatory
74	The balance amount paid down on your open installment accounts is too low
75	The installment account that you opened most recently is too new
76	You have insufficient credit history on installment loans
77	Newest delinquent or derogatory status on installment accounts is too recent
78	Balances on installment accounts are too high compared to their loan amounts
79	Too many of the delinquencies on your installment accounts are recent
80	<This code is not currently being used>
81	No open installment accounts in your credit file
82	<This code is not currently being used>
83	Lack of sufficient relevant installment account information
84	The number of inquiries was also a factor, but effect was not significant
85	You have too many inquiries on your credit report.
86	Your credit report contains too many derogatory public records
87	Your credit report contains too many unsatisfied public records
88	One or more derogatory public records in your credit file is too recent
90	Too few discharged bankruptcies
93	The worst status on your student loan accounts is delinquent or derogatory
94	The balance amount paid down on your open student loan accounts is too low
95	You have too many collection agency accounts that are unpaid
96	The total you owe on collection agency accounts is high
97	You have too few credit accounts
98	There is a bankruptcy on your credit report

VantageScore 4.0 Reason Codes 79

Code	Description
03	Average time since accounts opened is too recent

Code	*Description*
04	Balances on accts too high compared to credit limits and loan amounts
05	Too many recent delinquencies
06	Too many accounts recently opened
07	Too many delinquent or derogatory accounts
08	Too few accounts recently paid as agreed
09	Delinquent or derogatory account
10	Too few accounts paid as agreed
11	Oldest account was opened too recently
12	Delinquent or derogatory status on accounts is too recent
13	Balances on delinquent or derogatory accounts are too high
14	Too high proportion of accounts recently opened
15	Lack of recently reported accounts
16	Total of credit limits and loan amounts is too low
17	No open accounts in your credit file
18	Lack of account information
19	No negative reason code
20	Delinquent or derogatory bankcard
21	Too many bankcards with a high balance
22	Too few bankcards with high credit limit
23	Too high proportion of bankcards recently opened
24	Too many bankcards with high balance compared to credit limit
25	Too high proportion of balances from bankcards
26	Balances on bankcards are too high
27	Delinquent or derogatory status on revolving accounts is too recent
28	Average credit limit on open bankcards is too low
29	Balances on bankcards are too high compared with credit limits
30	Too few open revolving accounts
31	Not enough available credit on revolving accounts
32	Oldest bankcard was opened too recently
33	Not enough balance paid down over time on bankcards
34	Most recently opened revolving account is too new
35	Lack of revolving account information
36	Lack of recently reported revolving accounts
37	No open bankcards in your credit file
38	Lack of bankcard account information

Code	*Description*
39	Balances on delinquent or derogatory bankcards are too high
40	Too many delinquent or derogatory revolving accounts
41	Average time since revolving accounts opened is too recent
42	Total credit limits on open revolving accounts are too low
43	Too many revolving accounts with high balance compared to credit limit
44	Balances on revolving accts are too high compared with credit limits
45	Not enough balance paid down over time on retail accounts
46	Oldest revolving account was opened too recently
47	No open retail accounts in your credit file
48	Lack of retail account information
49	Not enough balance paid down over time on revolving accounts
50	Balances on personal installment accts too high compared to loan amts
51	Too few installment accounts recently paid as agreed
52	Delinquent or derogatory installment account
53	Not enough balance paid down over time on installment accounts
54	Delinquent or derogatory status on installment accounts is too recent
55	Lack of recently reported auto accounts
56	Lack of recently reported installment accounts
57	No open installment accounts in your credit file
58	Lack of installment account information
59	Balances on retail cards are too high compared with credit limits
60	Total delinquent or derogatory balances on real estate loans too high
61	No open first mortgage accounts in your credit file
62	Lack of first mortgage account information
63	Delinquent or derogatory real estate secured loan
64	Not enough balance paid down over time on real estate secured loans
65	Oldest real estate secured loan was opened too recently
66	Delinquent or derogatory status on real estate loans is too recent
67	No open real estate secured loans in your credit file
68	Lack of real estate secured loan information
69	Too high proportion of balances from loans not secured by real estate
70	Too high proportion of auto accounts are delinquent or derogatory
71	Not enough balance paid down over time on auto accounts
72	Too few auto accounts paid as agreed
73	Delinquent or derogatory auto account
74	Balances on auto accounts are too high compared with loan amounts

Code	***Description***
75	Payments on auto accounts less than scheduled amount
76	Delinquent or derogatory status on auto accounts is too recent
77	No open auto accounts in your credit file
78	Lack of auto account information
79	<No negative reason code>
80	Delinquent or derogatory student loan
81	Not enough balance paid down over time on student loans
82	Lack of recently reported student loans
83	<No negative reason code>
84	Number of inquiries was a factor in determining the score
85	Too many inquiries
86	Derogatory public records
87	Unpaid collections
88	Bankruptcy
89	<No negative reason code>
90	No open revolving accounts in your credit file
91	Balances on delinquent or derogatory revolving accounts are too high
92	Delinquent or derogatory first mortgage
93	Not enough balance paid down over time on first mortgage accounts
94	<No negative reason code>
95	<No negative reason code>
96	Too few open accounts
97	Too few accounts

Appendix C: Reading Collections Report Detail

TransUnion Collections Report Section

```
Col Agncy: CB TRAVERSE              Industy: Y
Creditor: MUNSON MEDICAL CENTER               Balance: $000000060 Status: A
Amt: $000000060   Rpt Dte: 02/01/2025   Dte_Pd.   /  /
Col Agncy: CB TRAVERSE              Industy: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE       Balance: $000000132 Status: A
Amt: $000000031   Rpt Dte: 08/01/2025   Dte_Pd.   /  /
Col Agncy: CB TRAVERSE              Industy: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE       Balance: $000000084 Status: A
Amt: $000000084   Rpt Dte: 04/01/2025   Dte_Pd.   /  /
Col Agncy: CB TRAVERSE              Industy: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE       Balance: $000000136 Status: A
Amt: $000000136   Rpt Dte: 03/01/2025   Dte_Pd.   /  /
```

Field Name	***Description***
Col Agncy	The name of the collections agency.
Industy	The industry code: Y = Collections.

Field Name	***Description***
Creditor	The creditor name.
Balance	The original balance of the account.
Status	Verification Indicator: A Automated Account D Decline E Earnings Verified I Indirect M Manual Account That Has Been Frozen N No Record R Refused S Slow Answering T Account Disputed V Manual Account X No Replay
Amt	The current balance of the account.
Rpt Dte	The date the collections record was inserted into the file.
Dte_Pd.	The date the account was paid off.

Equifax Collections Report Section

```
Collection:
  Client: SCOTT ELLIS DDS              Rpt Dt: 021925  Asgn Dt: 011925
  Acct. #: 357543                Status Cd: D Status Dt: 021925  Act Des. I
  Last Act Dt: 111924
  Collection Amount: 149         Collection Balance: 149
  Comments:
 Collection:
  Client: MERCY HOSPITAL               Rpt Dt: 091924  Asgn Dt: 081924
  Acct. #: 614723                Status Cd: D Status Dt: 091924  Act Des. I
  Last Act Dt: 011924
  Collection Amount: 428         Collection Balance: 428
  Comments:
 Collection:
  Client: WILLISTON RADLG              Rpt Dt: 091924  Asgn Dt: 081924
  Acct. #: 614474                Status Cd: D Status Dt: 091924  Act Des. I
```

Field Name	***Description***
Client	The creditor name.
Rpt Dt	The date the collections record was inserted into the file.
Asgn Dt	The date the account was assigned to collections.
Acct #	The account number.
Status Cd	Status of the collection: D Unpaid F Financial Counselor J Adjustment M Wage Earner N New Listing P Paid S Account Disputed T Payment U Status Unknown X Checked Z Bankruptcy
Status Dt	The date of the status code.
Act Des.	Type of account: A Authorized User B On Behalf of Another C Co-Maker M Maker S Shared T Terminated

Field Name	***Description***
	I Individual U Undesignated J Joint
Last Act Dt	The date of last activity on the account.
Collection Amount	The original balance of the account.
Collection Balance	The current balance of the account.